



Welcome to First Community Credit Union!

We are very excited to have you join our credit union family through the merger between First Community and Citizens Community Credit Union.

Frequently Asked Questions (FAQs)

With any merger, there are questions that surface as to how the transition will impact you and the accounts and services you currently utilize with Citizens Community Credit Union (CCCU). We want to provide you with the answers to your questions and reassure you that the same quality service you have come to expect with CCCU will continue as you move forward with First Community Credit Union (FCCU).

General Information

What are the reasons for the merger?

The primary reason for our merger is to enhance the services, benefits and convenience to members of both credit unions and the communities we serve. We have a fiduciary responsibility to do what is in the best interest of our membership. We believe this merger will allow two strong and successful credit unions to not merely survive, but to thrive for generations to come. By joining together, we will enhance the value of our organization and allow for a collaboration of our resources. Together, our members' service experience will be enhanced in ways not possible before.

How will this merger affect Citizens Community Credit Union members?

CCCU's values are rooted in treating members and employees with integrity and respect. We are committed to providing exceptional member service, while maintaining the safety and security of our members' assets and information. The credit union believes in operating from a position of financial strength and discipline, in order to achieve controlled growth and sustained profitability for the benefit of our members.

Merger Benefits:

- The comfortable union of our credit unions, due to our similar core values and beliefs
- Support of the credit union movement; ability to build our collective profile and impact
- Strengthened long-term viability and likelihood of success
- Opportunity for geographic expansion
- Expansion of field of membership
- More products, services and branches to better serve member needs
- Ability to compete with large financial institutions while maintaining local presence.

When is the merger effective?

When going through a merger, there are two different dates that guide the transition of two credit unions into one. The first date is the Legal Merger Effective Date (LMED) and the second is the Operational Merger Effective Date (OMED).

The LMED is January 1, 2018. This is the date that financials of both credit unions are joined. However, this is not the date in which all of the operational processes change. You will notice little to no change as of January 1, 2018.

The OMED will be performed 9-12 months after the LMED, which is when all of the processes will be brought together into one instead of running separately on two different systems. Some processes will transition before the official OMED and some will transition on that date. We will update our communications as each process transitions to inform members how the change will impact them and guide them as to what they can expect.

What will the credit union name be?

The legal entity will be First Community Credit Union; however the newly merged credit union will develop a marketing and branding strategy reflective of the combined memberships and its needs. Post-merger, the continuing credit union will be state-chartered and will retain all fields of membership from both entities.

What happens to the Board of Directors?

The initial post-merger credit union Board of Directors will be comprised of FCCU's current 7 board members. All Board members must meet minimum knowledge, experience, skill and representation criteria to ensure strong leadership and a true reflection of the combined membership.

Who will be the President/CEO of the credit union?

Current FCCU CEO, Steve Schmitz, will continue as the Chief Executive Officer.

What happens to me, as a member of the credit union?

The phrase "Once a Member, Always a Member" still applies, with the same rights and privileges.

Will the employees at my branch change?

CCCU employees will continue to serve the membership with the same friendly member service and personal touch you have grown accustomed to experiencing.

Is my money safe?

Yes. FCCU members' shares are backed by the full faith and credit of the U.S. Government. FCCU is insured by the National Credit Union Association (NCUA), which insures savings to at least \$250,000. It is possible to be insured greater than \$250,000 dependent upon account structures.

Tell me a little more about FCCU.

FCCU is a \$615 million credit union that serves more than 32,000 members. The credit union was first formed by eight individuals in 1939 as Farmers Union Federal Credit Union.

More than 75 years later, FCCU has grown to include 15 branch locations. We're chartered to serve everyone who resides within a seventy-five mile radius of Jamestown or Portland or within a fifty mile radius of Valley City, Oakes, Napoleon, Steele, Bismarck, Wahpeton, and Wishek, North Dakota. Those with immediate family members living outside our Field of Membership may also join.

In addition to receiving exceptional marks for member satisfaction, FCCU has received state and national recognition for member and community service, and was recently recognized as the Community Credit Union of the Year by Credit Union National Association. The merger of CCCU with FCCU opens up exciting opportunities for our members, as well as borrowers, savers, investors, and businesses at large.

What if I have additional questions or would like more information on FCCU?

You can learn about FCCU's products and services by visiting www.myfccu.com, stopping by your local branch, or by calling 1-800-850-7676.

Operational Information

Will my account numbers change when the merger is completed?

Your account numbers will remain the same for the time being. In the future, if any changes are necessary, all members will receive a separate notification of specific changes well before they happen and an effort will be made to limit any inconvenience to members.

Can I still use my current checks, debit card and/or credit card?

Yes. Continue to utilize your current checks, debit card and/or credit card. Please be diligent in monitoring your mail or the online FAQ's for more information from FCCU closer to the OMED. Those communications will provide you with important details and outline any cutover periods to these products, as applicable.

Will I continue to have access to my accounts through Online Banking?

Yes. Continue to access Online Banking in the same manner you do now. More communication pertaining to any online banking access changes will be communicated to online users closer to the OMED.

How will this merger affect my current share certificate rates?

FCCU will honor all terms and conditions established when share certificates and IRA certificates were issued to members.

When can CCCU members begin to do transactions at FCCU or FCCU members begin to do transactions at CCCU?

As of January 1, you are encouraged to continue using your current branch location. We will begin full integration of the two credit union operational systems in the coming months. As a result, services at FCCU branches will be limited for CCCU members as will be the case for FCCU members hoping to utilize CCCU locations, until the full integration is complete.

Q. Will Citizens Community Credit Union and First Community Credit Union branches remain open?

Yes, all CCCU and FCCU branches will remain open. FCCU is committed to providing current and future members with the quality member services you have come to expect, as well as expanded service in several areas. It is the goal of both CCCU and FCCU to provide the best quality experience with every member transaction, while ensuring a strong financial strategic objective. We are dedicated to providing our members with professional, responsive service with convenient branch hours and locations. We also will maintain 24/7 access to our online banking.

Where are the FCCU offices located?

Bismarck Downtown
425 N 5th St • PO Box 5012
Bismarck, ND 58502-5012

Bismarck North
3201 Weiss Avenue • PO Box 7009
Bismarck, ND 58507-7009

Fargo
4521 19th Ave S
Fargo, ND 58103

Northland
1404 12th Ave N
Fargo, ND 58103

Hankinson
334 Main Ave S • PO Box 126
Hankinson, ND 58041-0126

Jamestown Main
111 9th St SW • PO Box 2075
Jamestown, ND 58402-2075

Jamestown Buffalo Mall
606 25th St SW • PO Box 2075
Jamestown, ND 58402-2075

Napoleon
97 Broadway • PO Box 30
Napoleon, ND 58561-0030

Milnor
302 5th Ave • PO Box 277
Milnor, ND 58060-0277

Oakes
103 N 7th St • PO Box 131
Oakes, ND 58474-0131

Portland
213 Parke Ave • PO Box 307
Portland, ND 58274-0307

Valley City
115 5th Ave NE • PO Box 36
Valley City, ND 58072-0036

Steele
202 Mitchell Ave NW • PO Box 199
Steele, ND 58482-0199

Wahpeton
1601 Wheatland Road • PO Box 35
Wahpeton, ND 58075-0035

Wishek
1307 Beaver Ave • PO Box 786
Wishek, ND 58495-0786

A complete list of service hours for each branch is available online at www.myfccu.com.

Where are FCCU's ATMs located?

- Fargo – 4521 19th Ave S
- Fargo – 1404 12th Ave N
- Bismarck Downtown - 425 N 5th St
- Bismarck North - 3201 Weiss
- Hankinson - 334 Main Ave S
- Jamestown Main - 111 9th St SW
- Jamestown Buffalo Mall - 606 25th St SW
- Napoleon - 212 Main Ave
- Oakes - 103 N 7th St
- Portland - 213 Parke Ave
- Valley City - 115 5th Ave NE
- Wahpeton - 1601 Wheatland Road
- Wishek - 1307 Beaver Ave

CCCU can continue to use ATMs at FCCU locations without being charged an ATM fee, just as FCCU members can continue to utilize CCCU ATMs. Both credit unions participate in the MoneyPass surcharge free network.