



*Making a difference!*

## An important communication from the CEO

Clyde-Findlay Area Credit Union is proud to announce effective March 7<sup>th</sup>, 2014 it has changed its name to Impact Credit Union. The name change will take effect and transition over the next coming months.

This is an exciting time for our Credit Union. The name Clyde-Findlay Area Credit Union has served us well and we are proud of what we have accomplished as CFACU. Since 1937 this Credit Union has served its membership, beginning as a “segmented” charter and evolving into a “community” charter which allowed us to serve not only Whirlpool employees, but **anyone** who lives, works, worships or attends school in Sandusky, Seneca or Hancock Counties. With this being said, Clyde-Findlay Area Credit Union still evoked the image of only serving the Clyde and Findlay communities. For this reason a new name became necessary.

Evolution and growth are vital to an organization’s sustainability in today’s world. In order to compete and thrive, while maximizing market share, it is important to have a name that characterizes who we are. Moving forward, we feel Impact Credit Union truly captures what we are about – passionate and member-focused. The name exemplifies the personal touch we extend to our membership and the impact we have every day in helping with financial decisions which impact their lives.

Please be assured the name change is not reflective of a merger or acquisition and the membership will not experience any changes to their accounts or the individuals who serve them. We remain committed to providing you with a high level of personal service and superior value for your membership.

Members and the community will begin to see changes to printed materials and signage over the next months and further communications will be disbursed to keep you aware of where we are in the process.

We feel this comes at a perfect time for us and the communities we serve. There is so much energy in Sandusky, Seneca and Hancock counties. It’s a great time to be a resident of these counties and we feel Impact Credit Union captures that momentum for our Credit Union.

Please feel free to contact me regarding any questions or comments you may have. Thank you for your valued membership.

Scott Hicks  
Chief Executive Officer

[www.impactcu.org](http://www.impactcu.org)



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Though our name is different the people, service and philosophies remain the same. With a name change comes a lot of questions. Below we have come up with a list of frequently asked questions and provided answers to those questions. Feel free to contact us with any additional concerns.

- **Will the name change affect my NCUA coverage?** Your coverage will not be affected with the name change. NCUA still provides coverage up to \$250,000.
- **Will fees change?** No. None of our fee structures will change.
- **Will the numbers on my bank accounts stay the same?** Yes. All account numbers will remain the same.
- **I have direct deposit into my account. Will I have to change this?** No. All drafts and auto debits will remain intact.
- **I use BillPay to pay bills. Will my vendors recognize the routing number with a different name?** Yes. These transactions are based on the routing number and account number associated with your account.
- **What website address should I go to for information, online banking and BillPay?** For the time being, [www.cfacu.org](http://www.cfacu.org) will remain our primary website until the full transition is complete. We will communicate when the new website is ready to be utilized.
- **Will member PIN numbers and passwords still work after the transition?** Yes. All PIN numbers and passwords will continue to work as normal.
- **I have a debit card or credit card with the credit union logo, do I need to come in to change that?** No. All of your cards will continue to work. When they expire, you will receive new cards with the new name and logo on them.
- **I have checks with the credit union logo on them, can I still use them?** Yes. Your checks will continue to work properly. When it is time for you to reorder, your new checks will include the new name and logo.
- **I have a loan with your bank, who should I make the check out to now?** Our name is Impact Credit Union, however, we will still accept checks made out to our previous name.
- **Will my internet banking change?** There are no changes in our internet banking.
- **Can I still use "shared branching" facilities?** Yes. Because the routing and account numbers will remain the same, so will shared branching. You will want to identify yourself as a member of Impact Credit Union. Since some outlets may be slow to update their databases, they may still find us under Clyde-Findlay Area Credit Union for a short time.
- **Will I still mail to the same Credit Union offices?** Yes. Our mailing address will remain the same. We will continue to get mail for both Clyde-Findlay Area Credit Union and Impact Credit Union.

- **Is the credit union in bad financial condition?** Absolutely not. Clyde-Findlay Area Credit Union is a very well respected financial institution locally and Impact Credit Union will continue with that legacy.
- **Why are you changing your name?** Since 1937 this Credit Union has served its membership, beginning as a “segmented” charter and evolving into a “community” charter which allowed us to serve not only Whirlpool employees, but anyone who lives, works, worships or attends school in Sandusky, Seneca or Hancock Counties. With this being said, Clyde-Findlay Area Credit Union still evoked the image of only serving the Clyde and Findlay communities. For this reason a new name became necessary.
- **Will you still support the community?** Absolutely. The goal of Clyde-Findlay Area Credit Union has always been to strongly support our communities. That philosophy will not change with Impact Credit Union.
- **Will there be any changes in leadership or management?** No. The volunteer Board of Directors and management team remain the same.
- **Who are you merging with? Were you bought out?** This name change is not a result of any merger or acquisition. It is simply a name change.
- **When will signage, website and other communication materials change?** Throughout the summer of 2014, you can expect signage, website, forms, member resources and other communication materials to change.