

MEMBER CONVERSION GUIDE

ABOUT YOUR NEW CREDIT UNION:

Nymeo Federal Credit Union was established in 1933 to serve the Bureau of Standards employees in Montgomery County, Maryland. By offering low rates, great products, and exceptional customer service, Nymeo is now a community-based credit union in Frederick County and Montgomery County with close to \$315 million in assets and over 22,400 members.

Over the years, our membership has evolved to reflect the changes in our communities, allowing us to grow and strengthen as an organization. However, our goal has been and will always remain the same — to promote each member's financial well-being.

MBFT Federal Credit Union became part of Nymeo through a merger vote that took place on September 23, 2020. We are excited and proud to serve the employees and their families of RR Donnelley in Thurmont, Maryland.

WE ARE HERE TO HELP:

We hope you will find this guide useful in understanding the changes associated with your new membership. If, after reading this guide, you still have questions or concerns, please contact us by phone at 1-855-436-4100 or by email at info@nymeo.org.

Providing exceptional member service is our number one priority. Our employees are eager to serve and assist you with any financial needs you may have.

Visit www.nymeo.org. Our website is the source for up-to-date credit union news, promotions, items of interest, and consumer information. Please take full advantage of everything our site has to offer. Much of the product and service information we touch on in this guide can be found in more detail on our website. **We have also developed a dedicated webpage just for you, visit www.nymeo.org/mbftfcu-members for more information.**

ABOUT THE UPCOMING CONVERSION:

The conversion referred to in this booklet is the process that will transfer all your account information over to the Nymeo system. This will enable you to use all Nymeo branches, ATM's and online services.

CONVERSION TIMELINE:

MBFT Federal Credit Union will permanently close at 4 p.m. on Wednesday September 30, 2020 to begin the conversion.

Thursday, October 1, 2020 – Sunday, October 4, 2020 Nymeo will be transferring your account information into our core processing system. You will not have access to your accounts during this time.

On Monday, October 5, 2020 the conversion will be complete. All branches and Nymeo services will be available by 10 a.m.

Members who had a Christmas Club at MBFTFCU will be converted to a Holiday Club Account at Nymeo. Funds in the Holiday Club Account will automatically be transferred annually to your share savings on November 1st.

MEMBERSHIP NUMBER:

Nymeo will give you a new membership number during the conversion. This change will take place on October 1. An MBFTFCU statement with your old number will be sent on September 30th. You will receive a Nymeo statement for October 1 through the end of the statement period with your new number. We will also mail you a letter that will include your new Nymeo Membership/Account Number.

ACCOUNT DISCLOSURES:

Important regulatory disclosures that govern how your accounts will be handled at Nymeo will be mailed to you with a letter that includes your new Nymeo Membership/Account Number. These disclosures cover the terms, conditions and fees as they relate to the use and operation of your accounts. Disclosures can also be viewed electronically on our website at www.nymeo.org/disclosures.

The information below and on the following pages pertains to the post-conversion as of October 1, 2020.

STATEMENTS:

With a savings and holiday club account you will receive a quarterly statement unless you have an ACH, wire transfer, or debit card transaction, in which case you will receive a statement for that month.

If you have a loan, you will receive regular monthly statements, which will also include activity on your savings or club account.

Your final statement from MBFTFCU will be issued on September 30, 2020. For statement history prior to September 30, 2020 please call our Call Center at 1-855-436-4100.

Electronic Statements are available to all Nymeo members. Simply login into Online or Mobile Banking to sign up for eStatements.

COMMUNICATIONS:

We will occasionally send you offers, notifications, surveys, and information by mail and email, or we may include them with one or more of your statements.

Nymeo is very active on social media outlets Facebook, Instagram and Twitter. All members are encouraged to follow us for important member communication and participation with your credit union in a fun and friendly manner. On our social media, we share news, credit union events, special promotions and offers. Follow us today!

Facebook: www.facebook.com/nymeofcu
Instagram: www.instagram.com/nymeofcu
Twitter: www.twitter.com/nymeofcu

CONDUCT YOUR BANKING SAFELY:

Nymeo will NEVER initiate an email that provides a link to a page that asks you to enter your PIN, account information, Social Security Number, or similar private, unpublished information. Nymeo will NEVER ask you to confirm or provide account information via text message to your cell phone.

You can confirm the validity of any communication by calling our Call Center at 1-855-436-4100 or emailing us at info@nymeo.org.

DIRECT DEPOSIT/ACH:

If you currently have payroll direct deposit or federal recurring payments such as Social Security going into your account at MBFTFCU, you must inform your deposit provider of your new routing number and your new account number. Nymeo's transit routing number is 255074988. Your account number will be mailed to you the first week of October. If you open a Nymeo checking account, you will find your account number at the bottom of your checks, just to the right of the transit routing number. Please contact our Call Center at 1-855-436-4100 if you need assistance determining this number.

If you have automatic payments debited from your account from a third party, you must contact that third party and provide them with the updated routing number and account number.

ELECTRONIC ACCESS:

Debit Cards: You will be offered a new debit card when you open a new Nymeo Checking account. Your debit card offers contactless purchases and is secure with the EMV chip. Be sure to add your Nymeo debit card to your mobile wallet for quick, easy and contactless payments! Store or online purchases with your Nymeo Debit Card have a maximum of 30 transactions or \$10,000 per card, per day.

Mobile and Online Banking: You can sign into online banking using your new member number. You will be prompted to enter personal identifying information and establish a username and password. Account history prior to October 1, 2020 will not carry over. Mobile and Online Banking will allow you to apply for a loan, make a loan payment, transfer between Nymeo accounts, manage your Nymeo credit card, open additional accounts, set up account alerts, sign up for bill pay, sign up for eStatements, see account history, sign up for Person to Person transfers and much more!

Bill Pay: To use our free Bill Pay Service you must open a Nymeo checking account. Click on the Bill Pay button in Online and Mobile Banking to set up payees and schedule payments.

Audio Response: Nymeo's Automated Telephone System, known as NATE can be reached 24

hours a day, 7 days a week, by dialing 1-855-436-4100 and selecting Option 1. NATE is also bilingual! You will need your new Nymeo account number to access your account via NATE. The first time you call in, the system will ask you for a PIN number – which will be the last 4

digits of your social security number. You will then be prompted to create your own PIN.

Nymeo ATMs and Network ATMs: If requested, you will receive a debit card with your new checking account. The debit card can be used to access funds in your savings or checking account at an ATM or a merchant that offers cash back. Nymeo's ATM withdrawal amount is a maximum of 3 withdrawals or \$600 per card, per day. If needed, amounts can be raised to reflect your needs.

We offer member's a fleet of Nymeo ATM's to use for free with their Nymeo Visa Debit Card! We also have a partnership with CO-OP and Allpoint, which allows Nymeo members to use over 85,000 ATMs across the nation free of charge!

SHARED BRANCHING:

Shared branching is a network created by credit unions, just like ours, who have joined to share their branch locations so that their members may conduct transactions at any of these shared facilities nationwide. Our members gain access to over 5,600 Credit Union Service Center locations nationwide and on select military bases around the globe.

Members will always have convenient access to a branch or retail kiosk, whether they change jobs or change homes, across town or across the country.

CHECKING:

Nymeo offers many types of checking accounts to fit your needs such as:

Simply Free Checking - A FREE account for everyone!

FREE starter checks
No minimum balance
No monthly service charge

Easy Interest Checking - Earn dividends with the convenience of direct deposit or any automatic payment.

FREE starter checks
Competitive dividends
No minimum balance
No monthly service charge

Fabulous 50 Interest Checking - A perfect account for members 50 and over.

FREE first box of personalized checks
Competitive dividends
No minimum balance
No monthly service charge

Premier Interest Checking - An account for those interested in higher dividends.

FREE first box of personalized checks
Higher dividend rate with a balance of \$1,500 or more

Competitive dividends if balance falls below \$1,500
Only \$10 monthly charge if minimum balance falls below \$1,500

We also offer overdraft protection plans, such as overdraft savings transfer, or an overdraft line of credit, which may be less expensive than our standard courtesy pay, and courtesy pay plus. To learn more, call us at 1-855-436-4100 or stop into one of our branch locations.

MONEY MARKET:

The more you save, the more you earn with a Money Market Account from Nymeo! Our tiered rate structure offers a higher dividend rate as your balance grows, so you can keep your money moving in a positive direction. Plus, with up to six free withdrawals per month, you'll maintain financial flexibility and enjoy easy access to your cash!

SAVINGS AND IRA SAVINGS:

With a Share Savings Account at Nymeo, you'll establish your membership in the credit union while enjoying a safe and secure place to stash your cash. Dividends are credited and compounded monthly on the full balance in the account, so you can watch your bottom line grow over time.

It's never too soon to start saving for your next adventure! Or, perhaps you're saving for that big holiday gift for that special someone in your life. We know it's tough to save for something that may be months away, so get a jump-start on your savings goals with a Nymeo Club Account.

Holiday Club

\$5 Minimum Balance
Competitive Dividends
No Monthly Service Charge
Automatic Deposits Available
Funds released on November 1st

Vacation Club

\$5 Minimum Balance
Competitive Dividends
No Monthly Service Charge
Automatic Deposits Available
Funds released on May 15th

Combo Club

\$5 Minimum Balance
Competitive Dividends
No Monthly Service Charge
Automatic Deposits Available
Funds released on November 1st and May 15th

IRA Share Accounts

Make deposits at any time
No fixed term
Deposits may be made through payroll deduction

CERTIFICATES AND IRA CERTIFICATES:

Looking for a safe alternative to a wildly swinging stock market? With a Share Certificate from Nymeo, you'll receive guaranteed returns. What does that mean for you? It means you can grow your green – without feeling green in the process! (That's right – no rollercoaster fluctuations here.) Best of all, you get to choose the term that works for you: from 91 days up to 84 months.

Certificates will be subject to Nymeo certificate account terms and conditions, including early withdrawal penalties, as outlined in the Truth-in-Savings Disclosure and Membership and Account Agreements (attached).

LOAN CHANGES

If you have a loan with MBFTFCU, the terms will not change. Your rate structure, maturity dates, etc., will remain the same until your loan is paid in full.

If you currently have payroll direct deposit going into your account at MBFTFCU to make your loan payment, you must inform your deposit provider of your new routing number and your new account number. Nymeo's transit routing number is 255074988. Your account number will be mailed to you the first week of October.

Automatic payments from your designated account will continue as scheduled.

Automatic payments from a direct deposit to a loan will not continue; the full amount of the direct deposit will instead go into your designated checking or savings. You will need to sign an authorization form to allow the payment to be transferred from your checking/savings account. (Transfers may be weekly, bi-weekly or monthly.)

New loans established after conversion will be subject to Nymeo rates, terms and conditions.

LOAN OFFERINGS

Nymeo offers low rates on a variety of consumer loans:

- ✓ Auto Loans
- ✓ Home Loans
- ✓ Student Loans
- ✓ Personal Loans
- ✓ Recreational Vehicle Loans
- ✓ Visa Credit Cards
- ✓ Mortgage and home equity loans

BUSINESS ACCOUNTS

Savings

If you are a business owner you know how important it is to employ hard-working individuals who can take your business to the next level. Shouldn't you expect that same level of hard work

from your money? With a business savings account from Nymeo, you can put your funds to work for you and truly become the boss of your bottom line!

Checking

Simply Free Business Checking - Perfect for most businesses
1,000 FREE monthly transaction items

No minimum balance
No monthly service charge
Up to \$10,000 currency deposited per month FREE

Business Interest Checking - Designed for businesses with higher balances.
1,000 FREE monthly transaction items
Competitive dividends
Only \$5,000 minimum balance to avoid a low monthly fee of \$10
Up to \$10,000 currency deposited per month FREE

Commercial Checking - For businesses with more complex banking needs.
Earnings credit allowance on deposit balances may offset activity fees
Only \$15 monthly service charge
Transaction items are just 15¢ each
Coin and currency deposits just 50¢ per \$1,000

BUSINESS SERVICES

- ✓ Merchant Lending
- ✓ Credit Card Processing
- ✓ Bank at Work Program
- ✓ Business Loans

Nymeo offers direct deposit, overdraft protection, ACH payments, online banking, business debit cards and credit cards, remote deposit and business insurance.

ADDITIONAL SERVICES

As a Nymeo member, you are now entitled to the benefits of these additional services:

- ✓ Nymeo Wills and Trusts Services
- ✓ Nymeo Investment and Retirement Services with Ameriprise
- ✓ Nymeo Insurance Services
- ✓ Trustage Insurance
- ✓ GreenPath Financial Wellness
- ✓ Nymeo's Auto Buying Service
- ✓ Member Only Deals with TurboTax, Sprint, Financial Lock, SimpliSafe, CarAdvise, and Credit Union Travel
- ✓ Free Coin Counting for Nymeo Members

HOURS OF OPERATION – CALL CENTER – FREDERICK BRANCH AND ATM LOCATIONS

Call Center - 1-855-436-4100
Monday – Thursday 8:00 am – 6:00 pm

Friday 8:00 am – 7:00 pm
Saturday 9:00 am – 3:00 pm

Frederick – Thomas Johnson – Lobby open by appointment only during the pandemic
193 Thomas Johnson Drive Suite F Frederick MD 21702

Monday – Thursday 9:00 am – 5:00 pm
Friday 9:00 am – 6:00 pm
Saturday 9:00 am – 1:00 pm
Drive-thru - 24-hour ATM – Coin Machine

Frederick – Buckeystown – Lobby open by appointment only during the pandemic
5301 Buckeystown Pike Suite 205-D Frederick, MD 21704

Monday – Thursday 9:00 am – 5:00 pm
Friday 9:00 am – 6:00 pm
Saturday 9:00 am – 1:00 pm
Drive-thru - 24-hour ATM – Coin Machine

Frederick – Westridge ATM

1041A West Patrick Street Frederick, MD 21702
Drive-thru – 24 hour ATM

Allpoint and CO-OP ATM's near Thurmont

CVS

220 N Church St
Thurmont, MD 21788

Thurmont AMVETS Post 7

26 Apples Church Rd
Thurmont, MD 21788

7-Eleven #28960

11108 Angleberger Rd
Thurmont, MD 21788

Activities Building

17701 Creamery Rd
Emmitsburg, MD 21727

7-Eleven #40445-2715

4910 Fairfield Rd
Fairfield, PA 17320

A full listing of Nymeo locations, surcharge free ATMs and Shared Branch locations can be found online at [Nymeo.org/contact-us/locations](https://nymeo.org/contact-us/locations).