

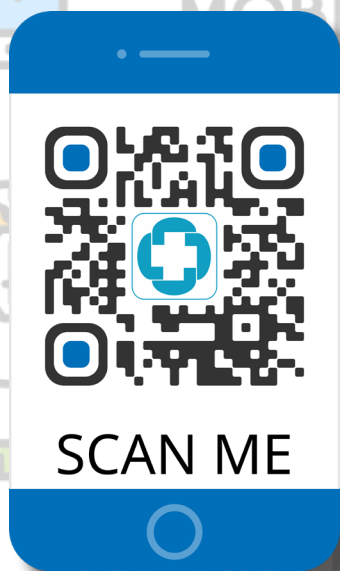
Your Transition Guide

Welcome to HealthCare Associates Credit Union, we're delighted to have you as a member. We would like to take a moment to introduce ourselves. We're a full-service, member-owned and operated financial institution. Everything we do is aimed at keeping costs down in order to provide above market savings rates and below market loan rates. We also pride ourselves on offering superior services — be sure to read through this guide to learn more.

The merger of Silgan White Cap Credit Union & HealthCare Associates Credit Union is almost here. Please read through this guide for all the details and timelines.

Official Merger Date: November 1, 2021

All HACU services will be available on the Official Merger Date.



Important Changes To Your Account(s)



Account Number

You'll be receiving your new member number the week of November 1.



Savings Account

Check out the features of your new primary Savings Account:

- No limit on deposit amounts
- 24/7 account access through My247® Digital Banking
- 24/7 account access through Telephone Teller (PAM): **800.213.6445**
- Deposits may be made through direct deposit, mail, deposit-taking ATMs, DeposZip or at any of our branch locations
- Withdrawals can be made at a branch, using your ATM card at one of our over 75,000 surcharge-free ATMs and at any of our over 5,000 shared branch locations¹



ATM Card

Your new Savings Account comes with a new way to access your funds. You'll be receiving a new card that can be used at any of our over 75,000 surcharge-free ATMs nationwide. More details will be provided when you receive your card.

Want more out of your membership? Open a Totally Free Checking Account and you'll reap the benefits of:

- High-yield interest opportunity of 3.00% APY*
- No minimum balance requirements
- Reward Points program²
- Free Visa® debit card

Learn more about our Totally Free Checking Account on the back page.



Loan Payments

If you are paying your loan by payroll deduction, that amount will now go into your savings account first and then transfer to your loan. You can also make your payment online using My247 Digital Banking. If paying by check, you can send payment to HealthCare Associates CU, PO Box 3053, Naperville, IL 60566-9929.



Statements

You will continue to receive paper statements; however, these will now be mailed to the primary address on file. You can also sign up for eStatements online after you register for My247 Digital Banking.

*Funds are insured up to \$500,000. Funds are federally insured up to \$250,000 by the National Credit Union Administration (NCUA). An additional \$250,000 is insured by Excess Share Insurance (ESI), a subsidiary of American Share Insurance, the nation's largest private deposit insurer for credit unions. APY = Annual Percentage Yield. Business Checking accounts are not eligible for the high interest return. The dividend rate and APY may change at any time. No minimum balance required to earn the 3.00% APY. Monthly requirements to earn 3.00% APY: direct deposit equal or greater than \$500, a minimum of 12 Debit/Check Card transactions per month (Pending transactions and ATM transactions not included), enroll in My247, login once monthly, and consent to receive eStatements. Balances up to \$10,000 will earn the stated rate and the portion of the balance over \$10,000 will not earn dividends. Fees could reduce earnings. Terms and conditions may apply.

¹Visit hacu.org and use the ATM & Branch Locator on our home page to find an ATM or Branch near you. Please note that you will need your Account Number and a valid photo ID to visit a shared branch and we advise calling ahead to verify their hours. Shared branch facilities are equipped to handle standard transactions. Fees may apply for other services. Surcharge-Free ATMs are available through Allpoint, STARsf, Alliance One, Pulse/MoneyPass networks. These networks may overlap and are subject to change at any time.

²Reward Points on signature based credit and debit card purchases. Cash advances, PIN and POS transactions, gambling and car dealership purchases are not eligible. Earn one point for every four dollars spent. Gift cards and cash awards are distributed through Reward Points powered by Extra Rewards.

FAQs

Where can I find your deposit & loan rates?

When you visit hacu.org, you will see our featured rates on the home page along with an option to view our rate sheets.

Where are you located?

HACU has full access branches in Naperville, Oak Lawn, Des Plaines & Winfield. In addition, we have 5,000 shared branch locations nationwide.

Where can I find a surcharge-free ATM?

HACU belongs to 4 surcharge-free networks of ATMs — Allpoint, STARsf® Network, MoneyPass® & Alliance One. That means members have access to over 75,000 surcharge-free ATMs around the world. To find your nearest ATM, visit hacu.org/locations.



Are my credit union accounts federally insured?

Yes, each ownership account is insured up to \$250,000 per account holder by the National Credit Union Administration (NCUA) and is backed by the federal government. Accounts are insured up to an additional \$250,000 by Excess Share Insurance (ESI), a subsidiary of American Share Insurance, the nation's largest private deposit insurer for credit unions.

How can I withdraw money from my accounts?

- Use your HACU ATM card at one of our over 75,000 surcharge-free ATMs
- Visit one of our 4 local branches or find a CO-OP Shared Branch near you
- When you access your account on My247® Digital Banking
- Call our Telephone Teller, 24/7, to request a check withdrawal by mail
- Call HACU during regular business hours to request a check withdrawal by mail

How can I enroll in My247® Digital Banking?

You'll have access to your account(s) online starting Monday, November 1. To register, visit hacu.org and click on the "Enroll in My247" link at the top right of the screen and follow the instructions, or download the My247 App. You'll need your account number and email address in order to enroll. For assistance call our Contact Center at 800.942.0158.

Can I add an external account to My247?

Yes! This feature allows you to transfer money between your HACU accounts and your external accounts at other financial institutions. (Transfers from external accounts may take up to 4 business days to process.)

To add external accounts, click on the "Transfers" widget from your dashboard. Click on the "Add Account" link. Next, choose the account type and populate the routing number & account number to your external account. This will prompt trial deposits into your HACU account which you will need to confirm in My247. They will be listed in "Settings" on the "Accounts" tab under the section labeled "ACH Accounts".

Can I send HACU secure messages about my account on My247?

Yes. Use the Message Center widget and click "Compose".

What alerts and notifications are available on My247?

My247 has many different alerts & notifications that you can customize, like transaction-based alerts such as checks clearing or when a deposit is made, or account access history. Alerts can be sent to you via text, email or through push notifications on your mobile device. To customize your alert preferences, simply visit My247 on either a desktop or mobile web browser and click on the "Alerts" widget.

For additional FAQs, visit hacu.org/SilganFAQ

Superior Products & Services

Manage Your Money, Your Way!



My247® Digital Banking
Bank 24/7 online or from anywhere with our mobile banking app.



Branches & Shared Branches
Stop by one of our 4 local branches or enjoy nationwide access to over 5,000 branches through CO-OP® Shared Branch Network.¹



Direct Deposit
Have your paycheck, or a portion of it, automatically deposited into your account.



Nationwide Surcharge-free ATM Access
Enjoy access to over 75,000 surcharge-free ATMs nationwide.

Get the most out of your money & your membership. Open up a

Totally Free Checking

- High-yield interest opportunity
- Free fraud monitoring options
- eStatements, and so much more!

*APY = Annual Percentage Yield. Full disclosure on page 2.

3%
APY*

NO
Minimum
Balance

Reward
Points



Savings Made Easy

Our savings products are not limited to just a primary savings. Whether you're saving for a rainy day or something big, we have a variety of savings products to help you achieve your goals.

Money Market

Keep your profits high & your money accessible with our Money Market Accounts.

Certificates

Lock in our best yields with a Certificate Account.

IRAs

A safe & secure way to plan for retirement. Choose between IRA, Roth IRA or Coverdell.

Christmas Club

A great way to save for the holidays by making regular, direct deposits throughout the year.

hacu.org/silgan | 800.942.0158



HEALTHCARE ASSOCIATES
CREDIT UNION
The healthy way to bank®

Federally insured by NCUA.

ESI

