



*Helping families live better lives.*

# MERGER GUIDE

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We're excited that you are becoming a member of Baylands Family Credit Union. Please use this booklet to help guide you through the merger activities as Spruance Cellophane Credit Union becomes Baylands.

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

(Toll-Free) # 888-843-2520

## IMPORTANT DATES AND CRITICAL INFORMATION

<b>September 27</b>	<b>Last day for Spruance members to download copies of their statements.</b>
<b>September 28</b>	<b>System and Branch Conversions Begin</b> <ul style="list-style-type: none"><li>• Spruance branch office will close at 4 PM</li><li>• Online Banking will be taken out of service at 4 PM</li><li>• Phone Teller will be taken out of service at 4 PM</li><li>• Credit and Debit Cards will continue to function through September 30. Spruance cards will be deactivated on October 1.</li></ul>
<b>October 1</b>	<b>Merger Complete</b> <ul style="list-style-type: none"><li>• Your new Baylands account will be active. Be sure to see the checklist on the following pages which walks you through the steps to fully activate your new services.</li></ul> <b>Online Banking</b> <ul style="list-style-type: none"><li>• You may log in to your new Baylands Family CU account via desktop, tablets or smartphone.</li><li>• <b>Your Spruance transaction history will no longer be available.</b></li></ul> <b>Branch Access</b> <ul style="list-style-type: none"><li>• Baylands Chesterfield Branch (formerly Spruance Cellophane CU) will open at 12 PM. For a complete list of all Baylands locations, please visit our website at <a href="http://www.baylandsfcu.org">www.baylandsfcu.org</a>.</li></ul> <b>Debit Cards</b> <ul style="list-style-type: none"><li>• Baylands debit cards were mailed to you and should have arrived mid-to-late September. On October 1, Spruance debit cards will no longer work. Please activate and begin using your new Baylands debit card.</li></ul> <b>Credit Cards</b> <ul style="list-style-type: none"><li>• Baylands credit cards were mailed to you and should have</li></ul>

arrived mid-to-late September. On October 1, Spruance credit cards will no longer work. Please activate and begin using your new Baylands credit card.

## MERGER CHECKLIST

Please use the following checklist to ensure a smooth transition into using your new Baylands accounts:

### *Monday, October 1*

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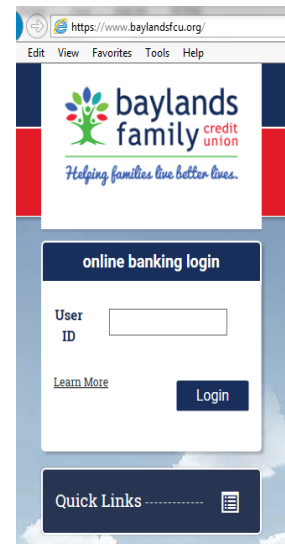
#### Activate Debit Cards

- Your new Baylands debit card(s) and PIN(s) will arrive separately in the mail in mid-to-late September. Keep them safe and continue to use your Spruance cards and PINs until October 1. You will get a new card number.
- Activate your new Baylands **debit card on October 1** by calling 1-866-985-2273.
- Update online and automated recurring payments that use your debit card.
- Destroy your old Spruance debit card. **Your old card will stop working on October 1, even if you have not yet activated your new card.**

#### Set Up Online Banking

- **Set Up Online Banking**
  - Visit baylandsfcu.org - From the Home Page, enter your User ID (your new Baylands primary account number), and click Login.
  - You will be prompted to enter a Password. For the initial login, the password will be the last 4 digits of the primary account holder's social security number.

For security purposes, you will be asked to create a new password. Please pay special attention to the new password requirements (number of characters, upper/lower case, etc).



- Select a Security Image. Once selected, please enter a name or caption associated to the image. The name or caption you select does not have to match the image (ex/ Picture of rocking horse could be captioned Toy Maker). Select something you can easily remember. The Security Image and Caption appears each time you login, serves as a visual security feature, and is a way for you to verify that you are logged into a legitimate Baylands system.
- Set up (3) Security Questions which will be used as an added means of verification when logging in. Note - Answers are case sensitive.  
     Ex/ Question: What is your favorite credit union?  
         Answer: Baylands  
     If you select “Baylands” as your answer but later type “baylands” as a response, it would be considered a non-match.

Once logged in, you will have access to view your personal accounts. If you are a joint owner on an account that is not visible on screen, please call us and we will be happy to assist.

### ○ Set Up Transfers

- Click the Transfer Funds icon to begin. Use the tools here to set up one-time or recurring transfers between your Baylands accounts. This is an ideal way to make payments to your Baylands loans, or to automate savings.
- ***Please note your scheduled transfers will not automatically transfer over from Spruance.***

### ○ Set Up Bill Pay

- Click on the “Pay Bills” link to begin. An alert will be sent to Baylands indicating that you are requesting to use the Bill Pay service.
- **Please allow 24-48 hours to process your request & complete enrollment.**
- Once activation is complete, you may begin using the service, set up payees and schedule both new and recurring payments.

### ○ Set Up Alerts

- From the Online Banking Main Menu, click the Preferences link, then the E-Alerts tab. From here, you can add and edit a variety of email alerts that will help you monitor your account activity.

## ○ Enroll in e-Docs

**Your final Spruance statement will be mailed to you via regular mail to your home address. Baylands charges a monthly paper statement fee of \$2.50. Please enroll in e-Documents to receive electronic statements free of charge. For a complete list of fees, please refer to Baylands Rate and Fee Schedule.**

- From the Online Banking Main Menu, click the e-Documents link to register for e-Docs. Here, you'll be able to view your monthly statements, important notices, tax forms and other documents quickly and securely within Online Banking. We'll notify you by email whenever a new e-Doc is available.
- Select the link for "Terms and Conditions". A new window or tab will open that contains the document text (PDF file). Read the contents, and locate the Unique Code listed at the conclusion of the text.

Note: Once you identify the Unique Code, do not hit the "back" button on your browser menu. Simply select the Instructions Tab where you will enter the code.

- Enter the Unique Code where prompted.
- Click the button for "I Agree to eDocuments Terms and Conditions."
- You are now set up for e-Documents.

*The next time Baylands statements are generated, you will receive a final paper statement via regular mail at no fee, and you will receive an electronic notification that your statements are available for viewing. Login to Online Banking and select E-Documents to view.*

## ○ Download our Mobile App

- Baylands smartphone app is available for iPhone™ or Android™. Search the App store for Baylands FCU. After downloading the Baylands app from the store, you may log in with your Online Banking credentials.
- Mobile Deposit allows you to deposit checks using your mobile device simply by taking a picture of the check. To activate Mobile Deposit, please contact a CU Representative for assistance.
- Text banking is also available. Please reference our I-Mobile Text Banking Guide located on the website. From the home page, simply click "Manage" and "Mobile Access" to find this handy reference.

Baylands will provide on-site support at the Chesterfield office in the weeks following conversion.

## ○ Order New Checks

***Your old Spruance checks will continue to work until December 31, 2018. We recommend that you order new Baylands checks at your earliest convenience. Baylands check order requests will be accepted beginning October 1.***

- To order new checks, please call 888-843-2520 or go to your nearest Baylands branch.
- Golden Benefits members (age 55 and over) are eligible to receive two (2) free boxes of Baylands checks annually at no cost. Members may only order one box at a time with a maximum of two per year. Additional checks may be purchased at the member's expense.

## ○ Activate Credit Cards

- Your new credit card(s) and Personal Identification Numbers (PIN) will arrive in separate mailings in mid-to-late September. Keep them safe and continue to use your Spruance cards until October 1. You will get a new card number.
- Activate your new **credit card on October 1** by calling 1-800-543-5073.
- Update online and automated recurring payments that use your credit card.
- Update the credit card payment mailing address to: Baylands Family Credit Union, P O Box 4519, Carol Stream, IL 60197-4519. You may also access EZ Card Info via Online Banking once enrollment is complete.
- Destroy your old Spruance credit card. **Your old card will stop working on October 1 even if you have not yet activated your new card.**

Baylands offers a Gold VISA card with a fixed interest rate as low as 8.90%. In addition, we offer a Platinum VISA with ScoreCard Rewards™. If you are interested in applying for one of these cards, please contact a Financial Services Specialist for further assistance.

## ACCOUNT CHANGES

### Account Numbers

We have made our best efforts to provide members with a similar account number. Your new Baylands account number is determined as follows:

Spruance 2-digit account number	Ex/ 12	is now	10000012
Spruance 3-digit account number	Ex/ 123	is now	10000123
Spruance 4-digit account number	Ex/ 1234	is now	10001234
Spruance 5-digit account number	Ex/ 12345	is now	10012345
Spruance 6-digit account number	Ex/ 123456	is now	10123456
Spruance 7-digit account number	Ex/ 1234567	is now	11234567
Spruance 8-digit account number	Ex/ 12345678	remains the same.	No change.

### Account Types

All Spruance accounts will convert to a corresponding Baylands account. The table below highlights the account types that will have a new name:

Spruance Account Type	Baylands Account Type
<b>Savings</b>	
Share Account	Prime Share Account
Christmas Club	Secondary Share
Club 1	Secondary Share
Club 2	Secondary Share
IRA Shares	Traditional IRA Share
<b>Checking</b>	
Drafts	Share Draft Account
<b>Credit Cards</b>	
Credit Card	VISA Classic
<b>Other Loans</b>	
Signature	Personal
Comaker	Personal
Motorcycle	Misc Title Secured
Line of Credit	Overdraft Protection (Spruance)

- All other deposit and loan account types have the same or very similar names to those which you are already accustomed.
- If you have a Spruance Share Certificate, your new Baylands Share Certificate will have the same maturity date.

## Making Payments to Baylands

### Payment Options

- Set up Direct Deposit to your new Baylands savings or checking account and transfer payments via Online Banking or Baylands Mobile App.
- Drop off payment in person at one of our convenient Baylands Branch locations or a Credit Union Service Center. A complete listing of locations is available at [www.baylandsfcu.org](http://www.baylandsfcu.org).
- Mail a check or Money Order payable to Baylands Family Credit Union to:

Credit Card payments only:  
Baylands Family Credit Union  
P O Box 4519  
Carol Stream, IL 60197-4519

All other loan payments:  
Baylands Family Credit Union  
P O Box 392  
West Point, VA 23181-0392

**Note:** *Baylands issues payment booklets if requested by the member.*

#### IMPORTANT:

Please do not send regular loan or credit card payments to Baylands prior to October 1. This will delay your account being credited properly.

- Monthly electronic funds transfer from your Financial Institution. Requires signed ACH origination form and voided check.
- Bill Payment login online through your financial institution and add Baylands as a payee. Be sure to reference your loan number for proper credit.
- Call us at 804-843-2520 and make payment over-the-phone with a VISA Debit card. Please be advised there is a \$5.00 convenience fee for this method.

*For information or assistance on any of these available options, please call us at: 804-843-2520 (opt 3).*





## MISCELLANEOUS MEMBER IMPACT

### Direct Deposit and Automated Payments

- Your incoming ACH and direct deposits will continue to work. However, we recommend updating automated deposits and payments with Baylands information.
- Baylands Routing Number is: **251483340**.
- Should you have any questions related to set-up for incoming payments, direct deposit or automated payments, please call us toll-free at 888-843-2520.

### Telephone Banking

- You have been automatically enrolled in Phone Teller, our audio-response system that lets you access your Baylands account from any touch-tone telephone.
- Call toll-free 888-843-2520 option 4 or direct to 804-843-2490 to begin. The first time you call, you will need your Baylands base account number, last 4 of the primary account holder's social security or tax ID number, and you will be prompted to establish a security code.

<p><b>Phone Teller Menu</b> to access your account press 1 for rate information press 2</p>  <p><b>Login Information</b></p> <ol style="list-style-type: none"> <li>1. Enter your Member Account Number followed by # key</li> <li>2. Enter your personal identification number (PIN) followed by the # key. First time users should enter the last four digits of the primary account holder's social security number.</li> <li>3. New users will be prompted to change PIN (select new 4-character PIN)</li> </ol>	<p>Once logged in, please select from the following options:</p> <p><b>1 Summary Information (Balance)</b></p> <table border="0"> <tr><td>Draft (Checking) Balance</td><td>1</td></tr> <tr><td>Share Balance</td><td>2</td></tr> <tr><td>Loan Balance</td><td>3</td></tr> <tr><td>IRA Balance</td><td>4</td></tr> <tr><td>Certificate Balance</td><td>5</td></tr> <tr><td>To repeat Summary Options</td><td>8</td></tr> <tr><td>To return to the Summary Menu</td><td>9</td></tr> </table> <p><b>2 Detail Information</b></p> <p>Balance, Last deposit/payment, Amt. Available for Withdrawal/Advance, Last Dividend, Interest/Dividend YTD, Interest/Dividend last year, Payoff amount, Maturity Date, Interest Rate)</p>	Draft (Checking) Balance	1	Share Balance	2	Loan Balance	3	IRA Balance	4	Certificate Balance	5	To repeat Summary Options	8	To return to the Summary Menu	9	<p><b>3 Activity Information</b></p> <table border="0"> <tr><td>Most recent Transactions</td><td>1</td></tr> <tr><td>Most recent Deposit/Payment</td><td>2</td></tr> <tr><td>Most recent Withdrawal/Advance</td><td>3</td></tr> <tr><td>Most recent Drafts Cleared</td><td>4</td></tr> <tr><td>Most recent Debit Card Transactions</td><td>5</td></tr> <tr><td>Inquire on a Specific Draft Number</td><td>6</td></tr> <tr><td>To repeat Activity Options</td><td>8</td></tr> <tr><td>To return to the Activity Menu</td><td>9</td></tr> </table> <p><b>4 Withdrawal/Transfers</b></p> <table border="0"> <tr><td>Withdrawal</td><td>1</td></tr> <tr><td>Transfer/Loan Advance</td><td>2</td></tr> <tr><td>To repeat these Options</td><td>8</td></tr> <tr><td>To return to the Main Menu</td><td>9</td></tr> </table> 	Most recent Transactions	1	Most recent Deposit/Payment	2	Most recent Withdrawal/Advance	3	Most recent Drafts Cleared	4	Most recent Debit Card Transactions	5	Inquire on a Specific Draft Number	6	To repeat Activity Options	8	To return to the Activity Menu	9	Withdrawal	1	Transfer/Loan Advance	2	To repeat these Options	8	To return to the Main Menu	9	<p><b>5 Rates</b></p> <table border="0"> <tr><td>Share Rates (Prime, Clubs, IRA)</td><td>1</td></tr> <tr><td>Loan &amp; Mortgage Rates</td><td>Call</td></tr> <tr><td>Share Certificate Rates</td><td>3</td></tr> <tr><td>IRA Certificate Rates</td><td>4</td></tr> <tr><td>To repeat these Options</td><td>8</td></tr> <tr><td>To return to the Main Menu</td><td>9</td></tr> </table> <p><b>6 Change Your PIN</b> (Personal Identification Number)</p> <p>HELPFUL HINTS</p> <ol style="list-style-type: none"> <li>(1) Select a PIN you can easily memorize; try not to write it down.</li> <li>(2) Know your account numbers and sub-account numbers as they are shown on your statements.</li> <li>(3) Listen to the instructions carefully and follow them exactly.</li> <li>(4) You may only perform transactions on your account. Neither transactions nor inquiries may be performed on other accounts.</li> <li>(5) Pound key = # Star key = *</li> </ol>	Share Rates (Prime, Clubs, IRA)	1	Loan & Mortgage Rates	Call	Share Certificate Rates	3	IRA Certificate Rates	4	To repeat these Options	8	To return to the Main Menu	9
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### Other Useful Information

- ✓ In addition to Baylands branch offices, you'll gain access to more than 4000 credit union service centers and 30,000 surcharge-free ATMS nationwide. Visit [www.baylandscfu.org/about-us/locations](http://www.baylandscfu.org/about-us/locations) to learn more.
- ✓ Connect with us on Facebook to get the latest Baylands news and enjoy the financial tips and other shared information: [facebook.com/baylandscfu](https://facebook.com/baylandscfu)