



Welcome to  
**USALLIANCE**







## Dear Valued Member:

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Hello and welcome to the USALLIANCE family! As we work towards completing your transition from MEFCU Direct to USALLIANCE Financial, we have made every effort to ensure this process is as seamless as possible.

This booklet has been created to answer any questions you may have pertaining to this transition and how you and your accounts might be affected. Please take a moment and read through this material prior to our conversion weekend **Friday, September 29, 2023 - Sunday, October 1, 2023**. We have also included a convenient checklist at the end to ensure you are as prepared for this transition as possible.

Should you have any questions after the conversion on October 1, please reach out to our Member Services team at (800) 431-2754 or via Live Chat at [usalliance.org](https://usalliance.org). Our representatives are available weekdays from 7:30 AM to 8:00 PM ET and Saturdays from 9:00 AM to 3:00 PM ET. Please note, as we anticipate a higher-than-normal call volume during the week of October 1, we encourage you to utilize our Live Chat service on [usalliance.org](https://usalliance.org) to communicate directly with a knowledgeable Member Services Representative.

Again, welcome to USALLIANCE. We're looking forward to providing you with the financial tools you need to live life fully.

Sincerely,



**Brett J. Wheeler**

Interim CEO

## Upcoming Changes to Your Account

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This important informational booklet is being provided to you by USALLIANCE Financial to help guide you through the upcoming changes to your account. These changes are a result of USALLIANCE Financial merging core operating systems with MEFCU Direct.

We ask that you please pay particular attention to the following items as we anticipate they will have the greatest impact on your account relationship with USALLIANCE.

### **Member and Account Numbers**

As part of this transition, you may receive a new USALLIANCE member number as well as unique account numbers for all of your accounts. We have made every effort to preserve your existing member number and account numbers. You will receive a letter containing your member and account information.

### **Debit Cards**

Your replacement Visa<sup>®</sup> debit cards will arrive in the mail the week of September 18.

Your new card(s) may be activated prior to September 29. Activation directions will be found on a sticker placed on the front of the card. For joint accounts, each debit cardholder will have a unique card number. This is a security measure should one of the cards become lost, stolen, or otherwise compromised. You may continue to use your existing Visa debit cards through September 28. On September 29, please begin using your USALLIANCE Debit Card.

### **Automatic Debit Payments**

Please be sure to update automatic payment information (to merchants such as iTunes, Hulu, Amazon, etc.) from your Visa debit card to your new number on or after September 29 to avoid any service interruptions.

### **New Routing Number**

The Routing number for USALLIANCE is **221981063**. Effective October 1 and going forward, please use this number (221981063) when setting up automatic payments.

## **Direct Deposit**

Please contact your direct deposit issuers (employer, Social Security, etc.) to provide them with your new USALLIANCE account and routing number effective October 1. All deposits made using your MEFCU account and routing numbers, received after October 1 may experience a processing delay.

If you receive direct deposits from Social Security, please contact their offices at (800) 772-1213 after October 1 to update your account information.

## **Automatic Payments**

For any automatic payments you may have, you will be required to update your account number(s) and routing number to your new USALLIANCE information on or after October 1.

Effective October 1, 2023, automatic payments using MEFCU account number(s) or routing numbers may result in delayed processing.

## **Online Banking**

MEFCU's Online Banking platform will no longer be available after September 28. Beginning on October 1, you will have access to USALLIANCE Digital Banking.

To register for Digital Banking, please visit [usalliance.org](https://usalliance.org) on or after October 1. This process will take less than 5 minutes. We have made every effort to preserve your existing username, but you may be prompted to create a new one upon registration.

## **Telephone Banking**

You may utilize the USALLIANCE telephone banking system, Dial-Up, beginning October 1. For initial access, your default password will be set as the last 4 digits of your Social Security Number. Immediately upon access, you will be prompted to change that password to one of your own choosing. Please note that check withdrawals are not available through Dial-Up. You may request a check withdrawal by calling Member Services at (800) 431-2754.

## Account Information

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### **When will the conversion of my MEFCU accounts occur?**

We will begin the conversion process after our branches close on Saturday, September 30. We will open for business as usual on Monday, October 2.

### **Will I have access to my funds during the conversion?**

During the conversion process, you will be able to access to your funds through your USALLIANCE ATM or Visa debit card. Access to branch services, Digital Banking and Dial-Up will not be available. Member Services will be available on Saturday from 9:00 AM to 3:00 PM ET for general questions only. They will not have access to specific account information or be able to perform transactions.

### **Will my personal data be safe and secure?**

Yes. Your personal data and account information is safe and secure.

### **Are my funds safe and secure?**

Yes. Your funds remain safe and secure at all times. Accounts continue to be insured by the National Credit Union Administration for up to \$250,000 per member.

### **What can I do to prepare for this conversion?**

For your convenience, we have provided a checklist of items you can do prior to September 29 to help prepare for the conversion of your MEFCU accounts on the last page of this booklet.

### **Will my member number remain the same?**

We have made every effort to preserve your member number. In some instances, a new member number will be assigned to your membership. These will become effective on Monday, October 1.

### **I have multiple accounts. Will I have more than one member number?**

No. You will only have one member number per Social Security Number (or Tax ID number for businesses). All your accounts will be viewed under this number.

## **What if I have an account with MEFCU and USALLIANCE?**

Your accounts will be combined under your USALLIANCE member number.

## **What if I can't see all my accounts when I log on to Digital Banking?**

Please contact Member Services at (800) 431-2754.

## **Deposit Products**

### **Does USALLIANCE have similar accounts to those of MEFCU?**

Yes. We do and have taken special care to convert your MEFCU account(s) to its closest USALLIANCE equivalent. Please review the USALLIANCE Truth in Savings and Fee Schedule that you received in August. These documents are also available for review at [usalliance.org](http://usalliance.org).

### **Will my member share change?**

Yes. Currently, you have a \$5.00 minimum balance. USALLIANCE's par value is \$1.00.

### **Will my IRA change?**

Yes. Your IRA accounts will be converted over as USALLIANCE certificates or USALLIANCE Retirement Savings accounts, depending on the type of IRA savings account you had with MEFCU Direct.

### **Will fees be different?**

Some fees will be different. Please review the USALLIANCE fee schedule that you received in August. This document is also available for review at [usalliance.org](http://usalliance.org).

### **What is the USALLIANCE routing and transit number?**

221981063

### **Will I need to order new checks?**

No. We have ordered you new USALLIANCE checks. Please discontinue use of your old checks starting on October 1.

### **Does USALLIANCE have Courtesy Pay?**

Yes. USALLIANCE provides Overdraft Privilege. Terms and conditions can be found in the Truth in Savings that you received in August. This document is also available for review at [usalliance.org](http://usalliance.org). Please refer to the Fee Schedule for any associated fees.

## **What will happen to my bill pay information?**

Members who maintain an active bill pay account will have all their payees and scheduled transfers transferred over to Digital Banking; you will not have to re-enter any bill payment information.

## **How can I make deposits to my USALLIANCE deposit accounts?**

Members can make cash and check deposits at USALLIANCE branches, shared branch locations, and designated deposit-taking ATMs. Additionally, check deposits can be made via Digital Banking mobile deposit and by mailing deposits to:

USALLIANCE Financial  
411 Theodore Fremd Avenue, Suite 350  
Rye, NY 10580-1410

## **Club Account**

### **I have a Club Account with MEFCU. What will happen to it?**

Any automatic transfers into your Club Account will continue. Each year, on the last calendar day or specified calendar day of the month selected, the entire balance of your Club Account is automatically transferred to your deposit account. Any payroll allocations into your Club Account will continue. If you need funds prior to the scheduled payout date, you would be subject to an early withdrawal fee as set forth in the Fee Schedule.

## **ATM/Debit Cards**

### **Will I receive a new ATM/Debit card?**

Yes. You will receive a new USALLIANCE ATM/Debit Card. It will arrive via regular postal service during the week of September 18 in a plain white envelope. For joint accounts, your new ATM/ Debit Cards will feature different card numbers for each cardholder as a security measure should one of the cards become lost, stolen, or otherwise compromised.

## **When can I activate and use my USALLIANCE ATM/Debit Card?**

You may activate your new card prior to September 29 by calling (833) 263-2833. As of September 29, your MEFCU Debit/ATM card will no longer work. On September 29, please begin using your new USALLIANCE Debit/ATM card.

## **Will my ATM/Debit PIN change?**

Yes. When you receive your new USALLIANCE ATM/Debit Card, instructions will be included on how to select a new PIN. You will no longer receive your PIN in the mail. Your MEFCU PIN will not transfer to your new card.

## **Will my card work at other ATMs?**

Yes. Your card will work at other ATMs. Please visit our branch locator at [usalliance.org](http://usalliance.org) for the ATM nearest you.

## **What if I lose my debit card during the conversion weekend?**

If you lose your debit card, please call (800) 754-4128 to report it lost. A replacement card will be ordered on the next business day - Monday, October 1. The international number is (727) 227-9012.

## **Surcharge Free Networks**

USALLIANCE does not utilize the Allpoint network. For surcharge free transactions, you can utilize an ATM that participates in the CO-OP network or any Citibank branch ATMs. Please visit our branch and ATM locator at [usalliance.org](http://usalliance.org) for the ATM nearest you.

## **Direct Deposit, Payroll Deduction, & Automatic Payments**

### **What will happen to my current direct deposit?**

Please contact your direct deposit issuers (employer, pension, etc.) to provide them with your new USALLIANCE account and routing number (221981063) effective October 1. All deposits made using your MEFCU account and routing numbers received after October 1 may experience a processing delay.

If you receive direct deposits from Social Security, please contact their offices at (800) 772-1213 after October 1 to update your account information.

## **What about my automatic payments?**

For any automatic payments you may have, you will be required to update your account number(s) and routing number to your new USALLIANCE information effective October 1.

Starting October 1, 2023, automatic payments using MEFCU account number(s) or routing numbers may result in delayed processing.

## **Loans**

### **Will my loans change?**

No. Your loans will continue with the same terms and payments. However, your loan account numbers will change so any automatic payments from other institutions will need to be updated on or after September 29th.

### **Where do I mail my loan payment?**

USALLIANCE Financial  
411 Theodore Fremd Avenue, Suite 350  
Rye, NY 10580-1410

### **What happens to the Disability/Life Insurance on my loan?**

A separate communication will be provided documenting any changes to the Disability/Life Insurance on your loan.

## **Credit Cards**

Credit cards will convert at a later date. We will provide further information to members soon.

## **Account Access**

### **Will I still be able to access the MEFCU Contact Center at (800) 821-7280 after October 1?**

No. Beginning October 1, please call (800) 431-2754 to speak with Member Services. Representatives are available weekdays 7:30 AM to 8:00 PM ET and Saturdays 9:00 AM to 3:00 PM ET. You may also utilize the Live Chat service on our website to communicate directly with a knowledgeable Member Services Representative during the same hours. Your PIN will be the last four digits of your SSN.

**Will the MEFCU website ([www.mefcudirect.com](http://www.mefcudirect.com)) remain accessible?**

No. The MEFCU website will no longer be available after conversion. As of October 1, account access, online applications and other important product and service resources will transition to [usalliance.org](http://usalliance.org).

**What additional methods of account access can I expect after conversion?**

As a USALLIANCE member, you have the convenience of account access at any USALLIANCE branch throughout Westchester County, the Eastern New York region, New York City and the greater Boston, MA area. USALLIANCE also participates in the CU Service Centers network (shared branching). This provides you with account access from any CU Service Center location nationwide. To find the one nearest you, please use the ATM/Branch Locator on [usalliance.org](http://usalliance.org). Following the conversion, please be sure you have your new USALLIANCE account numbers with you when visiting a shared branch location for account service.

# Digital Banking System

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## **Do I have to re-register for digital banking?**

Yes, you will have to register for USALLIANCE Digital Banking by visiting [usalliance.org](http://usalliance.org).

## **What information do I need to register?**

To register, you will need the following information:

- First Name
- Last Name
- Social Security Number
- Date of Birth
- Account Number
- Zip Code

## **Will my Username (Sign-On) ID and password remain the same?**

We have made every effort to preserve your existing username, but you may be prompted to create a new one upon registration.

If you are prompted to create a new username and password, please follow the guidelines below.

Username must:

- Have between 8-32 characters
- Not contain any of the following special characters:  
`~!@#\$\$%^&\*()\_+=[{}];:'"?<>./\-
- Not contain whitespace

**Password must:**

- Have between 10-99 characters
- Contain at least one letter
- Contain at least one number
- Contain at least one uppercase letter
- Contain at least one of the following special characters  
`~!@#\$\$%^&\*()\_+=[{}];:'"?<>./\-
- Not contain whitespace

### **What if I need a statement copy from an earlier date?**

Please contact Member Services at (800) 431-2754, via Live Chat at [usalliance.org](https://usalliance.org), send an email to [memberservices@usalliance.org](mailto:memberservices@usalliance.org) or visit one of our branches to obtain a copy of your prior month's statement.

### **Will I be able to view prior account history in Digital Banking after the conversion?**

No. Only activity from October 1, 2023 forward will be accessible in Digital Banking.

## **Telephone Banking**

### **Will the phone number to access MEFCUDirect Telephone Banking change?**

Yes. You can access the USALLIANCE 24-hour Dial-Up telephone banking service by calling (800) 431-2754 and selecting option 2.

### **Will my login information for Telephone Banking change?**

Yes. At USALLIANCE, your user ID is your member number. When you first access Dial-Up, your default password will be set as the last 4 digits of your Social Security number. Immediately upon access, you will be prompted to change that password to one of your own choosing.

### **Will Telephone Banking be available during the conversion?**

No. Telephone Banking will not be available from Friday, September 29 through Sunday, October 1.

### **What transactions can I perform using Dial-Up?**

You can use Dial-Up telephone banking to:

- Obtain an account summary
- Transfer money
- Make a loan payment
- Advance from a loan
- Obtain account details

Please note that check withdrawals are not allowed through Dial-Up. You may request a check withdrawal by calling Member Services at (800) 431-2754.

## Conversion Weekend

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- Conversion will begin at **4:00 PM on Friday, September 29** and continue through **Sunday, October 1**.
- Digital Banking and Telephone Banking will not be available.
- ATMs will be available for your convenience.

## Conversion Checklist

### **(Things to do before September 29)**

- Get cash for the weekend.
- Conduct special transactions such as transfers or loan payments.
- Check your account balance prior to 4:00 PM on Friday, September 29.
- Save your statements.
- Activate your new USALLIANCE ATM/Debit Card before September 29 by calling (833) 263-2833. Once activation is complete, please stay on the line to create your new PIN. You must complete this step even if you plan to use the same PIN you have used on your MEFCU card. Your MEFCU PIN will not transfer to the new card.

## Branch Locations

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Nationwide shared branch access is available through the CU Service Centers network. To find the one nearest you, please use the ATM/Branch locator on [usalliance.org](https://usalliance.org).

### Connecticut

#### West Haven

1 Atwood Place  
West Haven, CT 06516

#### West Haven – VA Hospital\*

950 Campbell Avenue  
Bldg 5, Room C-104  
West Haven, CT 06516

### Massachusetts

#### Medford

71 Station Landing  
Medford, MA 02155

### New Jersey

#### Wayne

One Corporate Drive  
Wayne, NJ 07470

### New York

#### Bronx

20 E. 179th Street  
Bronx, NY 10453

#### Napanoch, Walmart

Walmart  
7500 Route 209  
Napanoch, NY 12458

#### Port Chester

555 Boston Post Road  
Port Chester, NY 10573

**Purchase, PEPSICO\***

PEPSICO

700 Anderson Hill Road

Purchase, NY 10577

**Woodbourne**

390 Route 52

Woodbourne, NY 12788

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\*Restricted Access

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