



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 First Jersey Credit Union 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, November 2, 2018 - Sunday, November 4, 2018**. 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 November 4, please reach out to our Member Services team at (800) 431-2754 or via Live Chat at **usalliance.org**. Our representatives are available weekdays from 7:30 AM to 8:00 PM and Saturdays from 9:00 AM to 2:00 PM. Please note, as we anticipate a higher than normal call volume during the week of November 1, we encourage you to utilize our call back service to hold your place in line via our telephone system or visit the local Wayne, NJ branch.

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

Sincerely,



Kris P. VanBeek  
President/CEO

## Upcoming changes TO YOUR ACCOUNT

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This important informational booklet is being provided to you by **USALLIANCE** Financial. The intention is to help guide you through the upcoming changes to your account. These changes are a result of **USALLIANCE** Financial merging core operating systems with First Jersey Credit Union.

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 will receive a new **USALLIANCE** member number as well as unique account numbers for all of your accounts. For checking accounts, your new account number will be the number located on the bottom of your checks beginning with 191.

This information is also included in the letter accompanying this booklet. These changes will become effective on November 4.

### Debit Cards

Your replacement Visa® debit card(s) will arrive in the mail the week of October 29.

Your new card(s) may be activated prior to November 2. Activation directions will be found on a sticker placed on the front of your 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 November 1. On November 2, 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.) Please be sure to update automatic payment information to your new Visa debit card number on or after November 2 to avoid any service interruptions.

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 before November 2.

Effective November 3, 2018, automatic payments using First Jersey account number(s) or routing numbers may result in delayed processing.

### **New Routing Number**

The Routing number for **USALLIANCE** is **221981063**. Effective November 4 and going forward, please use this number 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 before November 2. All deposits made using your First Jersey account and routing numbers received after November 2 may experience a processing delay.

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

### **Online Banking**

First Jersey's Online Banking platform will no longer be available after November 2. Beginning November 4, you will need to access **USALLIANCE** Online Banking.

To enroll in Online Banking, please visit **usalliance.org** on or after November 4. This process will take less than 5 minutes, during which you will create a new username and password.

### **Telephone Banking**

You may utilize the **USALLIANCE** telephone banking system, Dial-Up, beginning November 4. 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 First Jersey accounts occur?**

We will begin the conversion process after our branches close on **Friday, November 2**. We will be closed on **Saturday, November 3** and open for business as usual on **Monday, November 5**.

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

During the conversion process, you will have access to your funds through your **USALLIANCE** Visa Debit Card. Access to branch services, Online Banking and Dial-Up will not be available. Member Services will be available on Saturday from 9:00 AM to 2:00 PM for general questions only. Member Service Representatives 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 (NCUA) 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 November 2 to help prepare for the conversion of your First Jersey accounts on the last page of this booklet.

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

No. Every member has been issued a new **USALLIANCE** member number as well as new **USALLIANCE** account numbers. These will become effective on Sunday, November 4. Your new **USALLIANCE** member and account numbers are included in the letter accompanying this booklet.

## **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 accounts will be viewed under this number.

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

Your accounts will be combined under one member number.

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

Some accounts may need to be added to your account view. For assistance, please contact Member Services at (800) 431-2754.

## **Deposit Products**

### **Does USALLIANCE have similar accounts to those of First Jersey?**

Yes we do. We have taken special care to convert your First Jersey account(s) to its closest **USALLIANCE** equivalent. For the most part, the changes to your current accounts will be minimal. You will be notified of any substantial changes to the parameters, terms, or conditions of specific accounts.

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

Yes. Currently, you have a \$10.00 minimum balance. **USALLIANCE**'s par value is \$1.00.

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

No. Your **USALLIANCE** (STAR) IRA will remain the same.

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

You will be sent a current **USALLIANCE** fee schedule at least 30 days prior to conversion.

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

221981063

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

No. We have ordered you a box of complimentary **USALLIANCE** checks with your new account information.

### **Does USALLIANCE have Overdraft Privilege?**

Yes. **USALLIANCE** may honor checks, electronic transfers (ACH) or items by other electronic means such as ATM and debit card transactions, at our discretion.



### **Do I have to opt-in?**

For ATM/ Debit Card withdrawals and Point of Sale transactions, yes, members must opt-in to Overdraft Privilege . For ACH, checks and recurring payments, opting in is not a requirement.

### **How much is the overdraft fee?**

Our current fee is \$35.00 per overdraft. Our overdraft privilege limit is \$1,000.00.

## **Club Accounts**

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

Any internal allocations into your Club Account will continue. Each year, on the last calendar day of October, the entire balance of your Club Account will be automatically transferred to your MyLife Savings Account. If you need funds prior to the scheduled payout date, you must withdraw the full balance. Partial withdrawals are not permitted.

## **Debit Cards**

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

Yes. You will receive a new **USALLIANCE** Debit Card. It will arrive via regular postal service during the week of October 29 in a plain white envelope. For joint accounts, your new Visa 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 Debit Card?**

You may activate your new card prior to November 2 by calling (888) 985-2273. As of November 2, your First Jersey Debit Card will no longer work. On November 2, please begin using your new **USALLIANCE** Debit Card.

### **Will my debit PIN change?**

Yes. When you receive your new **USALLIANCE** Debit Card, instructions will be included on how to select a new PIN. You will no longer receive your PIN in the mail. Your First Jersey PIN will not be transferred to your new card.

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

Yes. Your card will work at other ATMs as usual. Please visit our ATM/branch locator at [usalliance.org](https://usalliance.org) for the ATM nearest you. Please note that standard ATM transaction limits will be in effect.

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

If you lose your debit card, please call (866) 820-3793 to report it lost. A replacement card will be ordered on the next business day - Monday, November 5.

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

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

Please contact your direct deposit issuers (employer, Social Security, etc.) to provide them with your new **USALLIANCE** account and routing number (221981063) before November 2. All deposits made using your First Jersey account and routing numbers received after November 2 may experience a processing delay.

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

### **What about automatic payments to other institutions?**

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 before November 2.

Effective November 3, 2018, automatic payments using First Jersey 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.

### 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?

If you currently have Debt Protection/Disability/Life Insurance on your loan, that coverage will transfer under Securian. A separate letter will be sent out in October detailing the new coverage and rates.

### What about automatic payments to my loan?

Automatic payments from your First Jersey Checking or Savings Account(s) to your First Jersey loan(s) will automatically be set up to your new **USALLIANCE** accounts. If the automatic payment is from another institution, you will need to update that institution with your new **USALLIANCE** loan information.

## Account Access

### Will I still be able to access Member Services at (800) 454-7206 after November 2?

No. Beginning November 5, please call **(800) 431-2754** to speak with a Member Services Representative. Our Representatives are available weekdays 7:30 AM to 8:00 PM and Saturdays 9:00 AM to 2:00 PM. 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 over the phone PIN will be your previous phone verification code.

### **Will the First Jersey website ([www.firstjerseycu.com](http://www.firstjerseycu.com)) remain functional?**

No. The First Jersey website will no longer be available after conversion. As of November 4, 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).

## **Online Banking System**

### **Do I have to re-enroll for online banking?**

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

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

You must have a valid account number. This can be your MyLifeSavings or MyLifeChecking account number that is included in the letter accompanying this booklet. In the field for "Mother's Maiden Name" you will use your Phone Verification passphrase.

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

No, when enrolling in Online Banking at **USALLIANCE** you must create a new Sign-On ID and password. Your Sign-On ID must be a minimum of 7 characters in length and can be alpha, numeric or a combination of both. Your password must have at least one (1) special character, one (1) numeric

character, one (1) lowercase alphabetic character, and one (1) uppercase alphabetic character. Your new password must be between 8 and 15 characters in length. Spaces are not permitted.

### **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. Please be aware that there is a fee for this service.

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

No. Only activity from November 4, 2018 forward will be accessible in the Online Banking system.

## **Mobile Banking**

### **Does USALLIANCE have Mobile Banking?**

Yes. With **USALLIANCE** Mobile Banking you can access your account anytime from anywhere to:

- View pending transactions on your account;
- Check your balances before you log in with Quick Balance;
- Pay bills and keep abreast of recent payments via Web Bill Pay;
- Deposit checks instantly; and
- Access your FREE monthly credit score.

**Please note:** Mobile Banking and Online Banking are independent of one another and require separate registrations. All first time users must register using the First Time User option. Checks deposited using Mobile Banking must be endorsed and include 'For Deposit Only at **USALLIANCE**', your account number, and the date of deposit.

Data and message rates from your mobile phone provider may apply.

## Banking by Phone

### Will the phone number to access Banking By Phone 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, November 2 at 4:00 PM through Sunday, November 4.

### 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; and
- 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

- Conversion will begin at 4:00 PM on Friday, November 2 and continue through Sunday, November 4.
- Online Banking, Mobile Banking, and Telephone Banking will not be available.
- ATMs will be available for your convenience.



## Conversion **CHECKLIST**

### Things to do before November 2

1

Get cash for the weekend.

2

Check your account balance prior to 4:00 PM on Friday, November 2.

3

Save your statements.

4

Activate your new Debit Card before November 2 by calling (888) 985-2273. 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 First Jersey card. Your First Jersey PIN will not transfer to the new card.



# Branch Locations

## CONNECTICUT

West Haven	1 Atwood Place
*West Haven VA Hospital	950 Campbell Avenue, Bldg 5, Room C-104

## MASSACHUSETTS

Cambridge	1960 Massachusetts Avenue, Porter Square
Malden	1032 Eastern Avenue, Adams Plaza
Medford	71 Station Landing

## NEW JERSEY

Wayne	1 Corporate Drive
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## NEW YORK

Bronx	East 179th Street
Hopewell Junction	2531 Route 52
Liberty	25 Sullivan Avenue
Napanoch Walmart	7500 Route 209
Napanoch	710 Berme Road
*New York City, AMEX	200 Vesey Street, World Financial Center
New York City, Chelsea	350 West 31st Street
Port Chester	555 Boston Post Road
*Purchase, PEPSICO	700 Anderson Hill Road
Wallkill	1296 Route 208
*White Plains	1111 Westchester Avenue
Woodbourne	390 Route 52

\* *Restricted Access*

