



# VILLAGE CREDIT UNION MERGER MEMBER GUIDE 2019

[collinscu.org/villagemerger](http://collinscu.org/villagemerger)

Federally Insured By NCUA

Dear Village Credit Union member,

As President and CEO, I want to be the first to say welcome to Collins Community Credit Union.

At Collins Community Credit Union, our vision is to ignite the financial futures of our employees, members, and the communities we serve. For 79 years, we have assisted members throughout the state to achieve their unique financial goals by offering access to affordable products and services.

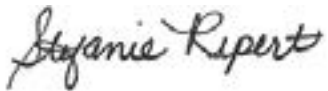
The Collins team is committed to serving its members each and every day by providing timely and accurate information. Rest assured that when you give us a call or walk through our doors we will treat you with dignity and respect. We take pride in being your trusted financial partner.

Please review the information in this booklet. We address some commonly asked questions, as well as specific information about how some of your products and services will change.

We know you'll have questions throughout the merger process. Please visit [collinscu.org/villagemerger](http://collinscu.org/villagemerger) or call the Member Contact Center at 800-475-1150.

We look forward to helping you achieve your unique financial goals!

Thank you for your membership,



Stefanie Rupert  
President and CEO



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# LOCAL BRANCHES AND HOURS

## **Court Avenue**

*The former Village Credit Union branch*  
601 E. Court Avenue  
Des Moines, IA 50309

### *Lobby*

Monday – Thursday: 9:00 a.m. to 5:00 p.m.  
Friday: 9:00 a.m. to 5:30 p.m.

### *Drive-Thru*

Monday – Thursday: 8:30 a.m. to 5:00 p.m.  
Friday: 8:30 a.m. to 5:30 p.m.

## **Federal Building**

210 Walnut St., Suite 469  
Des Moines, IA 50309

Monday – Friday: 8:00 a.m. to 1:30 p.m. – 2:00 p.m. to 4:00 p.m.

## **Ingersoll Price Chopper**

3425 Ingersoll Ave.  
Des Moines, IA 50312

Monday – Friday: 10:00 a.m. to 7:00 p.m.  
Saturday: 10:00 a.m. to 4:00 p.m.

## **Merle Hay Price Chopper**

4343 Merle Hay Rd.  
Des Moines, IA 50310

Monday – Friday: 10:00 a.m. to 7:00 p.m.  
Saturday: 10:00 a.m. to 4:00 p.m.

## **86th Street Price Chopper**

5440 NW 86th St.  
Johnston, IA 50131

Monday – Friday: 10:00 a.m. to 7:00 p.m.  
Saturday: 10:00 a.m. to 4:00 p.m.

## **Mills Civic**

6260 Mills Civic Parkway  
West Des Moines, IA 50266

### *Lobby*

Monday – Thursday: 9:00 a.m. to 5:00 p.m.  
Friday: 9:00 a.m. to 5:30 p.m.  
Saturday: 9:00 a.m. to 12:00 p.m.

### *Drive-Thru*

Monday – Thursday: 8:30 a.m. to 5:00 p.m.  
Friday: 8:30 a.m. to 5:30 p.m.  
Saturday: 8:30 a.m. to 12:00 p.m.

## **Des Moines Area Home Loan Center**

*Mortgage and Commercial Lending Only*  
1054 73rd Street  
Clive, IA 50324

Monday – Friday: 9:00 a.m. to 5:00 p.m.

## **Member Contact Center**

Phone Number: 800-475-1150  
Monday – Thursday 8:30 a.m. to 5:00 p.m.  
Friday 8:30 a.m. to 5:30 p.m.  
Saturday 9:00 a.m. to 12:00 p.m.

To view a full list of Collins Community Credit Union branches visit [collinscu.org/locations](http://collinscu.org/locations).

**Q. Why is Village Credit Union (VCU) merging with Collins Community Credit Union?**

To continue to offer the benefits of credit union membership, while operating within federal compliance guidelines, Village Credit Union needed to consider a merger partnership. This merger will provide Village members with enhanced products and services and a convenient member experience. Village members will now have access to six branches and a Home Loan Center in the Des Moines Metro Area, and online services such as Bill Pay, the Collins mobile app, mobile deposit, and more.

**Q. Will the Court Avenue branch remain open?**

There will be no branch closures as a result of this merger. In addition to the six Des Moines Metro Area branches, you'll gain access to eight branches in the Cedar Rapids/Iowa City Corridor, one branch in Cedar Falls, and one branch in Dubuque. For a full list of Collins Community Credit Union branches, visit [collinscu.org/locations](http://collinscu.org/locations).

**Q. Will the employees at my credit union branch change?**

Collins Community Credit Union will retain 100% of the VCU staff. Collins will provide current VCU staff members competitive benefits and expanded learning and development opportunities. During this transition, you can take comfort in knowing that you will see the same friendly VCU staff members that you've grown to know and love.

**Q. Will my account number(s) change as a result of the merger?**

Every effort will be made to maintain your current account number(s). If an account number changes, you will receive a separate notification with your new account number(s) via mail before any change occurs.

**Q. If I need copies of my previous account information from VCU, how do I obtain this information?**

To obtain copies of previous account information, please contact the Village Credit Union before August 30, 2019. After September 3, 2019, you may call the Collins Community Credit Union Member Contact Center at 800-475-1150 to make this request.

We will convert your existing Village checking account into a Collins Community CU Advantage Checking account. Reference the Checking Account Conversion Chart in this section to see what new features you now have access to with your Collins Community CU checking account.

Should you have any questions, please contact our Member Contact Center starting September 3, 2019, at 800-475-1150 or visit your local Collins Community CU branch and we will be happy to assist you.

**Checking Accounts FAQs**

**Q. Can I still use my old VCU checks or do I have to order new checks?**

No, your current VCU checks cannot be used after August 30, 2019. Checks in circulation at the time of the merger will post.

Collins Community CU will provide an initial supply of checks at no charge. Members with checking accounts will receive a separate mailing regarding their check order. Please return the order form to ensure your order gets processed.

Your new checks will be sent to you directly from Deluxe Corporation on or around August 27, 2019. Please start using your new Collins Community CU checks September 1, 2019 and securely destroy your remaining VCU checks and deposit tickets. If you prefer, you can bring your old checks into your branch and we will destroy them for you.

**Q. I have automatic payments and withdrawals set up. What do I have to do?**

For members with new account numbers, you will need to contact any merchants you have an autopay with to update your routing number and account number for items processing after August 30, 2019.

## Checking Accounts FAQs (Continued)

### Q. Will my payroll/direct deposit post to my Collins Community CU account?

For members with new account numbers, you will need to contact your employer to update your routing number and account number for items processing after August 30, 2019.

### Q. What if I haven't used my VCU account for a few years?

If the last financial transaction happened more than 12 months ago, then your account will be flagged dormant and fees may be assessed after September 3, 2019. Please contact the Member Contact Center at 800-475-1150 for more information.

### Q. If I had a VCU Ready Reserve for my checking account, will I have that type of product at Collins Community CU?

Yes, you will have Ready Reserve that covers overdrafts.

### Q. Will my depository accounts still be insured through the NCUA?

Yes, Collins Community CU is also insured through the NCUA. Detailed information about NCUA insurance, as well as a calculator that you can use to estimate your coverage, is available at the NCUA website, [www.ncua.gov](http://www.ncua.gov).

## Checking Account Conversion Chart

Below you will see how your current VCU checking account compares to your new Collins Community CU checking account. If you have any questions, please contact the VCU branch. After September 3, 2019, please contact our Member Contact Center at 800-475-1150 or visit your local branch.

Checking Account Features	Your Current VCU Checking Account	Your New Collins Advantage Checking Account
2.25% APY* on Balances up to \$15,000	X	✓
No Monthly Fee	✓	✓
No Minimum Balance Required	✓	✓
Direct Deposit	✓	✓
Free Online Banking	✓	✓
Free Mobile App**	X	✓
Mobile Deposit	X	✓
Free eStatements	✓	✓
Free Debit Card	✓	✓
Access to Privileged Status ATMs	✓	✓
Free Notary Service	✓	✓
Free Checks for Members Age 55+	✓	X
Federally Insured by NCUA up to \$250,000	✓	✓

\*APY = Annual Percentage Yield. APY is accurate as of the last dividend declaration date. APY may change after account is opened. If all monthly qualifications are met: 1) 15 or more Debit/POS transactions of a minimum of \$5.00 per transaction each (ATM withdrawals not included) must post and clear the account, 2) sign up to receive electronic statements, 3) log into CU Online Banking or Mobile Money at least one time during the month, 4) post at least one direct deposit of \$100.00 or more to the account, balances up to \$15,000.00 earn an APY of 2.25%, the portion of balance from \$15,000.01-\$30,000.00 will earn 0.20% APY and the portion of balance \$30,000.01 and up will earn 0.10% APY. If you do not meet these requirements, your account will still function as a free checking account earning 0.01% APY. A minimum \$50.00 deposit is required to open account. No minimum balance is required to earn stated APY. Fees could reduce earnings on account. Available for personal accounts only. Other restrictions may apply. \*\*Standard carrier rates may apply. Check with your carrier to verify charges.

# DEBIT CARDS

You will receive a new Collins Community Credit Union debit card before merger weekend and can activate your card on August 30, 2019.

Beginning at 4:30 p.m. on August 30, you will not be able to use your VCU debit card. Please plan accordingly and take out additional cash and have a backup form of payment. While we update our systems, there may be intermittent outages. Any transactions outstanding at the time of the merger will post to your new Collins Community CU account.

Should you have any questions regarding your debit card, please contact our Member Contact Center at 800-475-1150 or visit your local branch.

## Debit Card FAQs

### Q. Will I receive a new debit card?

Yes, you will receive a new Collins Community CU debit card in the mail. For your security, you will establish your PIN when you call to activate your new debit card.

### Q. What are my debit card limits?

You may refer to the disclosures booklet for the limits.

### Q. Is there a fee for using my debit card on point-of-sale purchases?

No, there is no fee for having and using a Collins Community CU debit card on point-of-sale purchases.

### Q. What if I have automatic debits using my debit card number?

You will need to contact any merchant that you have the auto debits set up with and provide them with your new debit card number for item processing as of September 1, 2019.

# ATM CARDS AND LOCATIONS

## ATM Cards

### Q. Will I receive a new ATM card?

Member who currently only have a share savings and use a card at the ATM will be issued a Collins Community CU ATM card the last week in August.

Beginning at 4:30 p.m. on August 30, 2019, you will not be able to use either your VCU ATM card or your Collins Community CU ATM card. Please plan accordingly and take out additional cash and have a backup form of payment while we update our systems.

You may begin using your new Collins Community CU ATM card on September 3, 2019. Should you have any questions regarding your debit card, please contact our Member Contact Center at 800-475-1150 or visit your local branch.

### Q. How do I activate my ATM card?

When you receive your ATM card, you will receive instructions on how to activate your ATM card. For your security, you will establish your PIN when you call to activate your new ATM card.

### Q. Is there a fee for using my ATM card?

There is no fee for transactions at Collins Community CU terminals. You are given 7 free PIN transactions per month at non-Collins Community CU terminals. Any transaction over 7 would incur a fee of \$1.00.

## ATM Locations

There is likely a surcharge-free ATM close by. The Privileged Status program helps our membership by allowing access to more ATM locations without paying costly surcharges. Look for the Privileged Status sign when using your ATM or debit card.

### Q. Where are Collins Community Credit Union ATMs located?

A list of Collins ATMs can be found at [collinscu.org/locations](http://collinscu.org/locations).

### Q. Are you a part of the Privileged Status Network?

Yes, we participate in Privileged Status. You can continue to avoid surcharges by using Privileged Status terminals.



## ATM FAQs

### **Q. If I make a deposit into an ATM, when will my funds be available?**

Any deposits, cash or checks, made at ATMs will be available on the second business day after the deposit. The first \$200 of a deposit made at any ATM into a checking account will be available immediately. Deposits into a savings account are available on the second business day. Checks drawn on Collins Community CU will be available on the first business day after the deposit if the deposit is made at an ATM located at a Collins Community CU branch.

All primary account owners will have \$1 transferred from their VCU savings account to a Collins Community CU Member Share account.

The Member Share account is a non-transactional account used to establish membership at the credit union. The remaining funds in your VCU savings account will transfer into a comparable Collins Community CU savings account.

Reference the Savings Accounts Conversion Chart on page 14 and 15 to see what new features you have access to with your converted savings account. Please note that these are general conversions. In some cases, if you have multiple accounts of the same type, your account may convert to a different Collins Community CU product.



# SAVINGS ACCOUNT CONVERSION

Below you will see how your current VCU savings account converts into a Collins Community CU account. If you have any questions or do not think this is the right account for you, please contact the VCU branch.

Your Current VCU Savings Account	VCU Savings Account Features & Fees
Share Account	<ul style="list-style-type: none"> <li>• \$10 deposit required to maintain credit union share</li> </ul>
Holiday Share Account and Club Accounts	<ul style="list-style-type: none"> <li>• Earns dividends</li> <li>• No minimum deposit requirement</li> </ul>
Safe Account	<ul style="list-style-type: none"> <li>• Non-interest bearing savings account</li> </ul>
IRA Shares	<ul style="list-style-type: none"> <li>• Contributions may be tax deductible</li> <li>• All earnings are tax-deferred</li> <li>• Contribution limitations are determined by the federal government</li> </ul>
Money Market	<ul style="list-style-type: none"> <li>• <b>Dividends paid monthly</b></li> <li>• A minimum balance of \$2,500.00 is required to open an account</li> <li>• You can withdraw or transfer money to another account up to three times per month or receive as many as three checks per month</li> <li>• If you make more than three withdrawals in a month there is a \$10.00 excessive withdrawal fee</li> <li>• \$100 minimum withdrawal amount</li> <li>• Unlimited deposits</li> </ul>

Please refer to the enclosed Truth in Savings disclosure for detailed information regarding your new Collins Savings Account(s).

Your New Collins Savings Account	Collins Savings Account Features & Fees
Savings Ltd.	<ul style="list-style-type: none"> <li>• No minimum balance requirements</li> <li>• \$100 minimum balance to earn dividends</li> <li>• Limited to six convenient withdrawals or transfers per month</li> </ul>
Lifestyle Savings	<ul style="list-style-type: none"> <li>• No minimum balance requirements</li> <li>• No minimum balance required to earn dividends</li> <li>• Limited to six convenient withdrawals or transfers per month</li> </ul>
SAFE Account	<ul style="list-style-type: none"> <li>• Non-interest bearing savings account</li> <li>• Limited to six convenient withdrawals or transfers per month</li> </ul>
IRA Savings Ltd.	<ul style="list-style-type: none"> <li>• Contributions may be tax deductible</li> <li>• All earnings are tax-deferred</li> <li>• Contribution limitations are determined by the federal government</li> </ul>
Money Market	<ul style="list-style-type: none"> <li>• <b>Dividends paid quarterly</b></li> <li>• Tiered dividend rate based on daily balance minimums</li> <li>• \$1,000 minimum balance to earn dividends</li> <li>• Payroll deduction deposits accepted</li> <li>• \$1,000 minimum deposit to open and maintain</li> <li>• Limited to six convenient withdrawals or transfers per month</li> </ul>



We are excited to provide you with several new benefits and features through Collins Community CU's Online Banking.

**You will not be able to access Virtual Branch Online Banking after 2:00 p.m. on August 30, 2019. Starting September 3, 2019, you will be able to enroll in Collins Community CU's Online Banking.**

**Your previous account history from VCU will not be available when you enroll in our Online Banking. We recommend you print or save your account history for your records prior to 2:00 p.m. on August 30, 2019.**

To enroll in Online Banking, follow the step-by-step instructions below.

## Online Banking Enrollment Instructions

1. Visit [collinscu.org](http://collinscu.org) and click on Online Banking in the upper right-hand corner, then click the "Register" link under the secure login box.
2. Review and accept the service terms and conditions.
3. Enter the required information on the registration screen and click "submit".
4. For your security, select how you would like to validate your identity. Complete the validation and continue.
5. Create a new password.
6. Select security questions and create your secret answers.
7. Select a personal image and name the image.
8. Review your security questions, secret answers, personal image, and personal image name to ensure the information is correct. Click "submit" and you're finished.

If your information cannot be validated, please call 800-475-1150 after September 3, 2019, and we'd be happy to assist you with enrollment.

## Additional Online Banking Features

- Account alerts
- Account-to-account transfers
- Bill Pay
- Online chat
- Personal finance manager
- Re-order checks
- Secure email messaging
- Update personal information including address, phone number, and email address
- View images of cleared checks

## You also have the ability to complete the following requests

- Account removal
- Address change form
- Check copy
- Check stop payment
- Statement re-print
- Travel notification

## Additional Online Banking and Electronic Services

- **Automated Response Telephone System (ARTS)** – The ARTS provides instant access to your account and allows you to do a variety of financial transactions and inquiries over the phone.
- **Bill Pay** - Why spend hours each month paying bills when it can be done so quickly and easily with our free Bill Pay service.
- **eStatements** - Access your Collins Community CU account statement anytime, anywhere by signing up for eStatements.
- **Mobile App** - The mobile app is a convenient way to access your account from your mobile device when you are on the go.
- **Text Banking** - Text Banking is a mobile text messaging application for members who don't have a smartphone.
- **Mobile Deposit** - With mobile deposit you can use our mobile app to securely deposit checks into your account anytime, anywhere.
- **Money Meter** - Building your fortune and measuring your success just got a lot easier with Money Meter, our personal financial management tool.

## Additional Online Banking and Electronic Services (Continued)

- **Online Chat** - Questions about your account? Use our online chat feature to be connected with a representative.
- **Online Consumer Loan Applications** - Apply for a loan.
- **Transfer Now** - Transfer Now is an account-to-account transfer service that allows you to transfer funds from another financial institution to Collins Community CU or to another financial institution from Collins Community CU

## Online Banking and eServices FAQs

If you have any questions regarding Online Banking or need assistance, please contact our Member Contact Center at 800-475-1150.

### Merger Weekend Member Contact Center Hours

Saturday, August 31 – 9:00 a.m. to 5:00 p.m.

Sunday, September 1 – 10:00 a.m. to 2:00 p.m.

Monday, September 2 – Closed in observance of Labor Day

Tuesday, September 3 – Normal business hours resume

### Member Contact Center Hours (Normal Business Hours)

Monday – Thursday 8:30 a.m. to 5:00 p.m.

Friday 8:30 a.m. to 5:30 p.m.

Saturday 9:00 a.m. to 12:00 p.m.

### Q. Will I still be able to view my accounts online?

Yes, we have a robust online banking platform available to all members. You can re-enroll in Online Banking starting September 3, 2019.

### Q. Will there be a time when I will not be able to access my accounts online?

Yes, the system will be inaccessible while your information is being moved from VCU to Collins Community CU. You can access Virtual Branch until August 30, 2019, at 2:00 p.m. At this time, the system will shut down for the merger. You will be able to enroll in Online Banking on September 3, 2019.

## Online Banking and eServices FAQs (Continued)

### Q. How secure is Online Banking?

The Collins Community CU Online Banking platform will offer VCU members an additional layer of security. For the security of all Collins Community CU members, we may request additional verification of your identity with a text, phone call, or additional security questions. The Collins Online Banking platform also allows users to enroll their devices in biometric authentication. It is required that all owners of an account establish their own Online Banking profile for added protection.

### Q. How does Online Banking compare to Virtual Branch?

Collins' Online Banking has all the same functionality as VCU's Virtual Branch. However, the Collins Online Banking platform is more robust and will offer additional products and services to VCU members.

## Automated Response Telephone System FAQs

### Q. What is the Automated Response Telephone System (ARTS)?

The ARTS is an Automated Telephone System where you can access your account by calling into the system. ARTS is available 24 hours a day, seven days a week.

### Q. What types of account activity can be conducted via the ARTS?

The ARTS offers a full range of account activity including checking balances, transferring funds between Collins Community CU accounts, paying loan payments and credit cards, reviewing transaction history, ordering checks, and more.

**Automated Response Telephone System FAQs (Continued)****Q. How do I access the ARTS?**

The ARTS will be available to you on or after September 3, 2019. You can access the ARTS by calling our ARTS telephone number: 800-592-2787.

The first time you use the ARTS, your ARTS PIN will be the last 4 digits of your Social Security Number. Once you access the system, you will be prompted to change your PIN.

**When accessing your account on the ARTS, you will be asked the following information:**

- Account Number
- ARTS PIN
- Last four numbers of the Social Security Number

**Q. How do I navigate through the ARTS system?**

Listen to the prompts carefully as they will easily lead you through the system.

**Bill Pay FAQs****Q. What is Bill Pay?**

Bill Pay is a system accessed through Online Banking where you can set up payments to a company or a person on a one time or recurring basis.

**Q. What can I do in Bill Pay?**

- Pay bills to companies and individuals from one secure location.
- Pay bills by selecting the date that you want the payment to arrive. The funds will be debited from the account on or after the date that the payment is made to the merchant.
- Sign up for eBills with companies that offer this service.
- Send money to friends and family with an email address, text message, or direct deposit to their account through PopMoney.

**Bill Pay FAQs (Continued)****Q. Is Bill Pay available to all members?**

No, Bill Pay is only available to members that have a Collins Community CU checking account.

**Q. How do I access Bill Pay?**

If you have a checking account, you can access Bill Pay by logging in to Online Banking and clicking on the Bill Pay link at the top of the screen. The system will require you to accept the Terms and Conditions of the service and it will take you to the Payment Center to get started.

**Q. Is there a fee to use Bill Pay?**

No, there is no monthly fee for utilizing Bill Pay. You could be charged should you choose to rush a payment in order for the payment to be delivered on time, or if you utilize the PopMoney feature.

**Q. Is Bill Pay secure?**

Bill Pay is one of the best ways to pay your bills because the system is located under the security of your Online Banking profile and you only have to visit one site, rather than paying your bills on multiple different sites.

**Q. Who do I contact with questions about Bill Pay?**

Our Bill Pay provider offers extended member support. The Bill Pay support team can be reached at 855-840-3269. The support team is available between the hours of 7:00 a.m. – 1:00 a.m. ET, seven days a week.

**eStatement FAQs****Q. I am currently enrolled in eStatements. Will I need to re-enroll after August 30?**

Yes, on September 3, 2019, you will need to re-enroll in eStatements because VCU's eStatements provider is different from Collins Community CU's provider. After you enroll in Online Banking, you will be able to re-enroll in eStatements. You will need to enroll each of your Collins Community CU accounts in eStatements individually. Because of the merger, you will receive a paper statement for all August 2019 account activity.

**Q. Will my old eStatements be available online?**

Your old eStatements will be available until August 30, 2019, at 2:00 p.m. After that time, you will not be able to access your old eStatements and Collins Community CU will be unable to retrieve them through Online Banking. We recommend that you print out or save your eStatements prior to August 30 to keep for your records. You can enroll in eStatements through the Collins Community Credit Union Online Banking platform on September 3.

**Q. Once enrolled, how will I know when my eStatements are available to view?**

eStatements are available to view around the 2nd or 3rd day of the month, beginning in October 2019 with your September statement. Your August statement will be a paper copy that is sent to you via mail. Once you're re-enrolled, you will receive notification of eStatement availability via email, to the email address on file. If you do not receive your notification, make sure we have a valid email on file. To update your email address, log in to Online Banking and click on the "Profile" link. Then, click the "Change Email Address" link. Enter your new email address and click the "Update" button. Additional verification will be required.

**Q. How many months worth of eStatements does Collins Community CU store in its history?**

We store 18 months' worth of eStatements. You will not have any access to your old VCU statements. Your new Collins Community CU statements will be available the first month after you enroll in eStatements. For example, if you enroll in September, your September statement will be available the first week of October.

**eStatement FAQs (Continued)****Q. Where do I find my eStatements?**

To view your eStatements you must click on your savings account.

**Q. What information is available on Collins Community CU eStatements?**

Collins Community CU eStatements provide our members with all of the information that is available with regular statements.

**eStatement Enrollment Instructions**

1. Log in to Online Banking.
2. The eStatements link is located under the "Accounts" menu on the homepage. If your screen is reduced, or if you're on a mobile device, click the hamburger menu on the right side of the screen.
3. Click on the eStatements link.
4. You will then be transferred to the "My Statements" page. This page will display all your Collins Community CU accounts.
5. To enroll in eStatements, click the "Enroll" link under the account or loan product.
6. An "Online Statement Enrollment" box will pop up and allow you to choose your statement preference.
7. After you've selected "eStatement" click the "SUBMIT" button.

## Mobile App FAQs

### Q. How can I download the Collins mobile app?

The mobile app is available on an iPhone, iPad, or Android powered device. Access your app store and search “Collins Community Credit Union.” Once the app is downloaded, log in using your Online Banking User ID and Password. Standard data rates apply.

### Q. How Secure is the Collins mobile app?

The Collins mobile app is just as secure as utilizing Online Banking as it uses the same security features.

### Q. What functionality do I have within the Collins mobile app?

You will have the same functionality within the Collins mobile app as you have with the desktop computer version of Online Banking except for eStatements and Transfer Now at this time.

### Q. How do I enroll in biometric authentication (Touch ID)?

To enroll, login into the Collins mobile app and click the hamburger menu in the upper right-hand corner. Select "Profile", "Profile Updates", then "Biometric Authentication Enrollment." Nickname your device and enter your user ID and current password. Lastly, select "Enroll." Enrollment is only available on the Collins mobile app.

### Q. What if I don't have a smartphone? Can I still receive alerts on my cell phone?

Yes, we offer text banking. To learn more about text banking, log in to Online Banking, click the “Profile” link in the upper right-hand corner, then click “Profile Updates” and click “Text Banking” to get started.

## Money Meter FAQs

### Q. What is Money Meter?

Money Meter is Collins Community Credit Union’s Personal Finance Manager (PFM). This tool allows Collins members to set budgets and personal financial goals, track cash flow, and view their Net Worth all in one place.

## Money Meter FAQs (Continued)

### Q. Is there a fee for Money Meter?

Money Meter is a free service available to all Collins Community Credit Union members.

### Q. Is Money Meter secure?

Money Meter is very secure because it is located within your Online Banking profile. Unlike other Personal Finance Managers (PFMs), you do not have to visit a separate website and input your personal and financial information.

### Q. How do I get started with Money Meter?

To get started, log in to Online Banking and click the Money Meter link at the top of the screen or click the “Launch Money Meter” button in the Money Meter tile on the home screen. You will need to accept the Terms and Conditions before you begin utilizing the tool.

### Q. Who do I contact with questions about Money Meter?

There is a help button within Money Meter that offers a great frequently asked questions section. You can also submit a support request through the Money Meter link and you will receive a response via email from a representative from Money Meter.

## Other FAQs

### Q. Where can I apply for a consumer loan?

You can apply for a consumer loan within Online Banking by clicking the “Accounts” link at the top of the screen, then click “Apply for a Consumer Loan.” Or, you can apply for a consumer loan on our website at [collinscu.org](http://collinscu.org).

### Q. Where can I order checks?

To order checks, click the “Accounts” link at the top of the page, then select “Account Summary” from the dropdown menu. There is a blue link to the right of each eligible account that says, “Order Checks.” Click the link to get started.

**Other FAQs (Continued)****Q. Why should I utilize Chat?**

Chat is an easy way to get your questions answered quickly and securely. This is a great option when you are trying to do something on our homepage or within Online Banking and would like assistance walking through it.

**Q. How do I utilize the Chat service?**

There are links for our chat service located on our homepage, collinscu.org, and within Online Banking. If you begin a chat session on our homepage, we will be able to answer general questions about the accounts and services we offer. However, for your protection, specific account information questions cannot be answered in a non-secure environment. If you are logged into Online Banking and begin a chat session, we will be able to answer account specific questions as this chat is secure. We will not have to ask you additional identification questions on this chat as it is directly linked to your Online Banking log in. If you have any account specific questions, please begin your session through Online Banking.

**Q. How do I check my Secure Email within Online Banking?**

When you receive a secure email through Online Banking, you will receive a notification to your email address that you have an unread message in your secure inbox. To access the message, log in to Online Banking and click the envelope icon located on the top of the screen.

**Q. How do I send a Secure Email within Online Banking?**

To send a secure email, log in to Online Banking and click the envelope icon located on the top of the screen. Then click the “Compose New” link on the right-hand side of the Inbox, complete the required fields, and click the “Send” button.

If you have any questions regarding Online Banking or any of our other online products and services, please contact our Member Contact Center 800-475-1150.

**Consumer Loan FAQs****Q. Will my credit rating be affected when my VCU loan(s) are transferred to Collins Community CU?**

No, all reported loans will appear on your credit report as transferred accounts, therefore not affecting your credit rating.

**Q. How can I make my loan payments?**

Loan payments can be made in a variety of ways. If you currently have your payments set up on automatic payment through your checking account, this method of payment will continue after the merger. You may also set up automatic payment arrangements by requesting the change at any Collins Community CU branch or through the Member Contact Center. Loan payments may also be made in person at any Collins Community CU branch, through the ARTS, or via Online Banking.

**Q. I like to mail my payments. Where should I send my payment? If I don't have a coupon book what else should I send in with my check?**

You can mail your payments to Collins Community Credit Union, P.O. Box 10500, Cedar Rapids, IA, 52410-0500. Please also include your note number, as well as a short description of how to apply additional payments or additions to the principal balance.

**Q. I currently use VCU loan coupons to pay my loans. What happens now?**

Loan payment information will be attached to your combined statement. There are many options to make a payment including visiting a Collins Community CU branch, through the mail, via online transfer, and through the ARTS. If you wish to continue to use coupon payments, please request a coupon book by contacting a Collins Community CU branch, calling the Member Contact Center, requesting one via the chat feature in Online Banking, or by sending a secure message. In the meantime, please continue to make your payments as agreed per your old loan coupon book.

**Q. Is my due date changing?**

No, the terms and conditions, including your due date, will remain the same, unless you have a Home Equity Line of Credit (HELOC). If you have a HELOC, please watch your mail for additional information.

## Consumer Loan FAQs (Continued)

### **Q. Is my loan number changing?**

Yes, your loan number will change. You will receive a separate notification with your new loan number via mail before any change occurs.

### **Q. Will my interest rate be affected?**

No, the interest rate calculations stated within your contract will be honored until maturity.

### **Q. How can I apply for a new loan?**

Collins Community CU provides a variety of consumer loans, credit cards, lines of credit, business loans, and mortgages. You may apply for a loan at any Collins Community CU branch, online at [collinscu.org](http://collinscu.org), or by calling the Member Contact Center at 800-475-1150.

### **Q. Who do I contact for questions about my loan?**

You may call the Member Contact Center at 800-475-1150 during normal business hours, or stop into any Collins Community CU branch to have your loan questions answered.

Your VCU certificate number(s) may change. The maturity date will remain the same. All certificates will automatically renew per the original certificate receipt.



Checking Account Features	Your Current 92/93 VCU Checking Account	Your New Collins Small Business Checking Account
Earns Interest	X	X
Monthly Fee	\$10	No Monthly Fee
Transaction Limit	More than 10 pin based transactions per month result in a fee of \$1 per transaction.	No Transaction Limit
Free Online Banking	✓	✓
Business Debit Card	✓	✓
Business Debit Card Limits	Pin Based: \$230 Signature Based: \$500	Pin Based: \$510 Signature Based: \$1,000
Business Checks	✓	✓
Remote Deposit Capture	X	✓
ACH/Payroll Services	X	✓
Online Wire Services	X	✓
Merchant Services	X	✓
Federally Insured by NCUA up to \$250,000	✓	✓

## HAPPINESS STARTS AT HOME

If you're ready to turn your dreams of home ownership into reality, or would like to refinance an existing mortgage, we offer competitive mortgage loan products with some of the lowest rates and fees.

Visit a Collins branch near you or apply online at [collinscu.org/mortgage](http://collinscu.org/mortgage).



Mailing Address  
1150 42nd Street NE  
PO Box 10500  
Cedar Rapids, IA 52402

800-475-1150  
[collinscu.org](http://collinscu.org)



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