



## Merger FAQ's Frequently Asked Questions



**What can I expect during the merger?** On Monday, October 31, 2022 the Fairview Hospital Branch will be open from 7:30 am to 10:30 am (closing early) and will remain CLOSED on Tuesday, November 1, 2022 to prepare for the data processing system integration. This branch will re-open on Wednesday, November 2, 2022 with modified hours going forward (8:30 am to 3:30 pm) and limited service to help members with the transition to Best Reward FCU. Going forward, you may also access the Brook Park, Highland Heights, and Walton Hills locations; along with the digital and remote services now available to you!

### **How will my Account Number be affected?**

There will be a slight modification to your existing account number. Your new account number will begin with 3 and pre-fill with zero's to make it 7 digits in length, so for example if your account number is 1234, then it will be 3001234.

### **How will the merger affect my dividends?**

Best Reward pays dividends monthly while Western Region pays dividends quarterly. A final Western Region dividend will be paid on 10/31/2022 and then your account(s) will assume monthly dividends based on the Best Reward rate schedule. Share Certificate rates will remain until the share certificate matures. Any required tax statement will be sent by Best Reward in January 2023.

### **How will my Share Draft/Checking Account be affected?**

Western Region FCU Share Drafts/Checks will continue to work with no interruption in service. However; those drafts/checks will need to be replaced at some point. We will contact you with instructions regarding NEW Best Reward drafts/checks at a later date. Copies of paid drafts/checks will not display in Best Reward Online until they are replaced with Best Reward FCU Drafts/Checks. If you are currently enrolled in Overdraft Protection, this protection will continue with your Best Reward Share Draft Checking Account. If you would like to learn more about (or cancel this protection) you may click [HERE](#).

### **How will my ATM/Debit Card be affected?**

1. If you have a Western Region FCU ATM/Debit Card, Best Reward issued you a new card. Your new card was mailed October 17-19, 2022. If you have questions please call April at 216-476-7072.
2. You may select a PIN using the instructions included with that card.
3. **Your existing Western Region FCU ATM/Debit Card will no longer work as of 11:00 AM on October 31, 2022.** Be sure to cut or shred your Western Region FCU ATM/Debit Card before disposing it!
4. **Your NEW Best Reward ATM/Debit Card should be activated on November 2, 2022**, by calling the number included with that card.
5. If you have automatic payments tied to your Western Region Debit Card, you will need to update those vendors with your NEW Best Reward Debit Card Number after activating the card as soon as possible beginning **November 2, 2022**.
6. If you are currently enrolled in Overdraft Protection, this protection will continue with your Best Reward ATM/Debit Card. If you would like to learn more about (or cancel this protection) you may click [HERE](#).

### **How will my Online Account Access be affected?**

**Your existing Western Region FCU online account access will no longer work as of 11:00 AM October 31, 2022.** All online services will be converted so that your electronic access can be re-established on Best Reward's operating system.

1. **Beginning November 2, 2022**, you may visit us at [www.bestrewardfcu.coop](http://www.bestrewardfcu.coop) and enroll for online banking or click [HERE](#) where you can enroll. You will input your NEW Best Reward Account Number and then it will prompt you to choose a Logon ID and create a Security Code. Please see Question #2 above regarding your NEW Account Number.
2. Don't forget to download our FREE Mobile Banking App found [HERE](#) OR [HERE](#).
3. Once enrolled (going forward) 36 of months of your account transaction history will be available for you to view online. If you need to access transaction history beyond 36 months, you may contact the credit union to obtain that for you.
4. After you are enrolled for Best Reward Online, be sure to check the e-statement option to enroll for electronic delivery of your monthly or quarterly statement and select the Account Alerts you wish to have established as well.

5. If you are currently using Western Region FCU's Online Bill Pay, please be sure ALL payments have cleared by end of day on **October 30, 2022** on the Western Region FCU system. If you have questions please call April at 216-476-7072.
6. **Beginning November 2, 2022**, you can enroll for Online Bill Pay on the Best Reward FCU system and enter in your merchants and re-establish automatic payments using your NEW Best Reward Account Number.

**How will my Direct Deposit and/or Payroll Deductions be affected?**

Your existing Direct Deposit (Social Security, Pension, etc.) and Payroll Deductions WILL continue as usual BUT you will want to update those vendors with the Best Reward FCU Routing Number and NEW Account Number after November 1st. The NEW Routing Number is 241073951 and your NEW Account Number is 3 and pre-fill with zero's to make it 7 digits in length, so if your account existing Account Number was 1234 then it will be 3001234. If you have questions about how to do this or need assistance with updating your information, please call April at 216-476-7072. Automatic loan transfer payments will continue as is after the merger is complete, so no action needed on your part; those payments will continue as scheduled.

**How can I use Best Reward's Phone 24 (Automated Phone System)?**

**As of Wednesday, November 2nd**, you may dial 1-800-263-8135 to access your account information via Best Reward's automated phone service Phone 24. You will be asked to enter your Personal ID Code which is the last 4 digits of the primary account holder's Social Security Number. From there, you will be asked to create a new Personal ID Code. Click [HERE](#) to view instructions and prompt options for using Phone 24.

**How will my loans be affected?**

Your loans will continue with their existing terms and conditions; however, we ask that when you renew your collateral insurance that you list Best Reward FCU as the loss payee, since Western Region FCU will no longer be the lien holder.

**Will my Credit Card continue to work after the merger?**

Yes. At a date to be determined (after the merger) your credit card will need to be replaced with a Best Reward FCU card with new terms and conditions. Watch for news on how to obtain and transfer your balance to the new card.

**Are my accounts still federally-insured?**

Yes, member accounts remain safe and fully insured up to the maximums established in federal law. The National Credit Union Share Insurance Fund insures individual accounts up to \$250,000 and joint accounts up to \$250,000 per member. The Share Insurance Fund also separately protects IRA retirement accounts up to \$250,000.

**When can I access my accounts at other Best Reward FCU Branch offices?**

**Beginning November 2, 2022** you may use all Best Reward Federal Credit Union Branch offices in Brook Park, Fairview Hospital, Highland Heights, and Walton Hills.

**How will my Credit Report be affected after the merger?**

When your data is integrated into the Best Reward FCU data system, your accounts will report as "Transferred to Another Lender" (Best Reward FCU) with the open date and payment history.

**Will incoming wire information change?**

Yes, beginning Wednesday, November 2nd incoming wire information will be as follows:

**Corporate One Federal Credit Union**

870 Orion Place  
Columbus, Ohio 43240  
ABA # 244084264

**Further Credit to:**

**Best Reward Federal Credit Union**

21375 Alexander Road  
Walton Hills, Ohio 44146  
Account # 241073951

**Final Credit to:**

Member Name  
Member Account Number

**Who may I contact if I have more questions?**

Please call the Fairview Branch staff and they will be happy to assist you.