



Merger FAQ's Frequently Asked Questions



When will the merger be complete, and what can I expect? On Tuesday, November 1st and Wednesday, November 2nd the Fairview Hospital Branch will be closed to prepare for the data processing system integration. This branch will re-open on Thursday, November 3rd with limited service to help members with their account transition to Best Reward FCU. From that time forward, you will also have access to the Brook Park, Highland Heights, and Walton Hills locations!

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 active ATM/Debit Card, Best Reward will be issuing you a new card. Your new card will be mailed in late October. If you have questions please call April at 216-476-7072.
2. You will be able to select a PIN using the instructions included with that card. Be sure you watch for this card and DO NOT dispose of it by accident!
3. **Your existing Western Region FCU ATM/Debit Cards will no longer work as of October 31st.** Be sure to cut or shred your Western Region FCU ATM/Debit Card before disposing it!
4. **Your NEW Best Reward ATM/Debit Card may be activated any time as of Wednesday, November 2nd,** by calling the number included with that card to select your PIN.
5. If you have automatic payments tied to your Western Region Debit Card, you will want to update those vendors with your NEW Best Reward Debit Card Number as soon as possible as of November 2nd.
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 October 31st. All online services will be converted so that your electronic access can be re-established on Best Reward's operating system.

1. **As of Wednesday, November 2nd,** you may visit at www.bestrewardfcu.coop and enroll for online banking. Just click the top link titled Services and select Online Banking and Enroll Now or click [HERE](#) where you can enroll. You will input your NEW account number then it will prompt you to choose a Logon ID. During enrollment, you will also be prompted to create a Security Code.
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.
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 Online Bill Pay, you will want to make sure that NO payments will be due or automatically

pulling during the data processing integration. **Be sure ALL payments have cleared BEFORE October 30th on the Western Region FCU system.** If you have questions please call April at 216-476-7072.

- Beginning November 2nd, you can enroll for Online Banking and Online Bill Pay on the Best Reward FCU system and enter in your merchants and re-establish automatic payments using your NEW Account Number as a Best Reward member.

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 Wednesday, November 2nd 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.