

We're Stronger Together.

Sharon Credit Union & Crescent Credit Union

Uniting to Become



Sharon Credit Union
Member Information Kit



Welcome to SCU Credit Union!

To Our Valued Members,

It is with great excitement and pride that we welcome you to the new **SCU Credit Union**.

Founded in 1919 and 1956 respectively, **Crescent Credit Union** and **Sharon Credit Union** were created with identical missions in mind: support for Members and community. Of course, none of this would have been possible without our Members. You are our number one priority and we greatly appreciate your patience during this transition. The entire staff is working hard to make your experience easy and worry-free. Please note that **on August 10, 2020 all Crescent Credit Union and Sharon Credit Union branches will change to SCU Credit Union branches** and will adopt a new online home of **www.scucu.com**.

Your **Member Information Kit** contains important information about branches, accounts, Online, Mobile and Telephone Banking, and key dates you'll want to remember. **Please continue reading to learn more.**

Of course, do not hesitate to reach out to us with any questions or concerns you may have at 1-877-661-3300. At **SCU Credit Union**, we are honored to serve you today, tomorrow, and for years to come.

Thank you for your continued Membership. We truly are **Stronger Together**.

Sincerely,

A handwritten signature in dark ink that reads "James L. Carlson". The signature is written in a cursive, flowing style.

James L. Carlson
President & CEO
SCU Credit Union

Key Dates to Remember

August 7, 2020

- Data conversion begins for Crescent Credit Union Members.

August 8, 2020

- Sharon Credit Union and Crescent Credit Union branches closed for CCU data conversion.
- Online and Mobile Banking unavailable after 10:00 PM.

August 10, 2020

- Online and Mobile Banking available.
- New SCU Credit Union Telephone Banking available.
- All Sharon Credit Union and Crescent Credit Union branches re-open as SCU Credit Union.
- Website URL now www.scucu.com.

SCU CREDIT UNION INFORMATION

Please send payments and inquiries to:

SCU Credit Union
P.O. Box 4290
Brockton, MA 02303-4290

Local: 1-781-784-7725
Outside Local Area: 1-877-661-3300
Telephone Banking: 1-888-442-4944

www.scucu.com

ABA/Routing # 211385556
NMLS # 463186

CORPORATE OFFICE

SCU Credit Union
1300 Belmont Street
Brockton, MA 02301

MAIN OFFICE AND CALL CENTER

SCU Credit Union
30 Pond Street
Sharon, MA 02067

Member Service Call Center Hours

Monday – Wednesday, 8:30 AM – 4:30 PM
Thursday & Friday, 8:30 AM – 6:00 PM
Saturday, 8:30 AM – 1:00 PM

Due to COVID-19, branch hours may differ as we take steps to protect the health of our Members and employees. Please visit www.scucu.com for updates.

SCU CREDIT UNION BRANCH LOCATIONS & HOURS OF OPERATION

12 locations as of August 10, 2020

Town	Branch Lobby Hours	Branch Drive-Up Hours
Brockton		
1300 Belmont Street Brockton, MA 02301	Monday – Wednesday & Friday 9:00 AM – 4:00 PM Thursday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Wednesday & Friday 8:30 AM – 4:30 PM Thursday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
115 Commercial Street Brockton, MA 02302	Monday – Wednesday & Friday 9:00 AM – 4:00 PM Thursday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Wednesday & Friday 8:30 AM – 4:30 PM Thursday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
1219 Main Street Brockton, MA 02301	Monday – Thursday 9:00 AM – 4:00 PM Friday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Thursday 8:30 AM – 4:30 PM Friday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
835 Oak Street Brockton, MA 02301	Monday – Thursday 9:00 AM – 4:00 PM Friday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Thursday 8:30 AM – 4:30 PM Friday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
East Walpole 2 Union Street East Walpole, MA 02032	Monday – Thursday 9:00 AM – 4:00 PM Friday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Thursday 8:30 AM – 4:30 PM Friday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
Foxboro 121 Main Street Unit 510 Foxboro, MA 02035	Monday – Wednesday & Friday 9:00 AM – 4:00 PM Thursday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Wednesday & Friday 8:30 AM – 4:30 PM Thursday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
Mansfield 100 Forbes Boulevard Mansfield, MA 02048	Monday – Thursday 9:00 AM – 4:00 PM Friday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Thursday 8:30 AM – 4:30 PM Friday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
North Attleboro 73 North Washington Street North Attleboro, MA 02760	Monday – Wednesday & Friday 9:00 AM – 4:00 PM Thursday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Wednesday & Friday 8:30 AM – 4:30 PM Thursday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM

SCU CREDIT UNION BRANCH LOCATIONS & HOURS OF OPERATION CONTINUED

12 locations as of August 10, 2020

Town	Branch Lobby Hours	Branch Drive-Up Hours
Norwell 85 Pond Street Route 228 Norwell, MA 02061	Monday – Thursday 9:00 AM – 4:00 PM Friday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Thursday 8:30 AM – 4:30 PM Friday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
Sharon 42 Pond Street Sharon, MA 02067	Monday – Wednesday & Friday 9:00 AM – 4:00 PM Thursday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Wednesday & Friday 8:30 AM – 4:30 PM Thursday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
Taunton		
951 County Street Taunton, MA 02780	Monday – Thursday 9:00 AM – 4:00 PM Friday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Thursday 8:30 AM – 4:30 PM Friday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
200 Myles Standish Boulevard Taunton, MA 02780	Monday – Wednesday & Friday 9:00 AM – 4:00 PM Thursday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Wednesday & Friday 8:30 AM – 4:30 PM Thursday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM

SCU Credit Union ATM-Only Locations:

1095 West Chestnut Street
 Brockton, MA 02301

Shaw's Supermarket
 715 Crescent Street
 Brockton, MA 02302

Good Samaritan Medical Center
 235 North Pearl Street
 Brockton, MA 02301

7-Eleven Plaza
 2070 Bay Street
 Taunton, MA 02780

7-Eleven Plaza
 397 West Center Street
 West Bridgewater, MA 02379

30,000+ Surcharge-Free ATMs Nationwide

CO-OP and SUM ATM Networks
www.co-opfs.org
www.sum-atm.com

IMPORTANT REMINDER!

Please make sure that we have your updated address, phone number and email address on record. It will help us communicate important information to you in a timely manner throughout the conversion. If you have any questions or notice any changes, please call us at 1-877-661-3300.

Thank you!

New Products

On August 10, 2020, you will have access to new SCU Credit Union products. Here are our new offerings:

MyRelationship Checking

- Low initial minimum deposit of only \$5.00.
- No monthly service fee when a daily combined deposit and loan balance of \$10,000 is maintained. Otherwise, a \$10.00 monthly service fee is assessed.
- Competitive interest rate that changes to meet market conditions, compounded daily.
- Basic check orders are free. (Member pays for shipping.)
- Free Money Orders and Bank Checks.
- Discount of \$20.00 off annual Safe Deposit Box rental fee. (Automatic payment of Safe Deposit Box fee must be set up.)
- Better rates on most CDs, thanks to a bonus 0.25% APY rate (excluding 'specials') on new CDs and renewing CDs.
- Homebuyers with MyRelationship Checking save \$250.00 off the Credit Union's Mortgage Closing Costs.

Vacation Club Account

- Don't just open a club account for the Holidays! Now you can save for that special getaway, too.

Telephone Banking

- Check your account balances, review recent transactions, transfer funds between your SCU accounts, and much more from your phone! Have your Member information handy when you call 1-888-442-4944 to access your accounts.

How to use Telephone Banking

- Dial: 1-888-442-4944 or 1-508-559-5418.
- The first time you call, you will be prompted to enter your Member number and Social Security Number. Once your identity has been verified, you will create your Telephone Banking Access Code.
- The next time you call, you will be asked to enter your Member number and Access Code.
- For account transactions and inquiries (balances, interest, etc.), you will always be asked to enter your Member number and Access Code.

Telephone Banking Quick Tips

- Press 3 and the * key to return to the main menu.
- Press the * key to return to the previous menu.
- Press the # key to repeat an option.
- Press 9 and the * key to enter a different account number.
- To end your Telephone Banking call, simply hang up.

Q&A

QUESTIONS & ANSWERS

Accounts

Will any of my accounts change?

- No, your accounts will not change.

Will deposit and loan account numbers change?

- No, deposit and loan account numbers will remain the same.

Will my fees change?

- Some fees have changed and will become effective on August 10, 2020. The new fee schedule was included in your June account statement and will also be available on our website.

Will my deposit or loan account terms change?

- No, the terms of your accounts will remain the same.

Telephone Banking Menu

- Press 1: Account Balance Menu.
- Press 2: Account History Menu.
- Press 3: Transfer Funds or Make a Payment Menu.
- Press 4: Future Dated Transactions Menu.
- Press 5: Stop a Payment Menu.
- Press 6: Change Access Code Menu.
- Press 7: Interest Rates Menu.

Online and Mobile Banking

Will my Online Banking and Mobile app change?

- Online and Mobile Banking will remain the same. They will be rebranded with our new SCU Credit Union name, logo and colors.

ATM/Debit Cards

Can I continue to use my ATM/debit card?

- Please continue to use your Sharon Credit Union ATM or Debit Mastercard® until you are reissued a new card prior to your current card's expiration.

Checks

Can I continue to use my Sharon Credit Union checks?

- Yes, you can continue to use your current Sharon Credit Union checks.

Will I receive new checks?

- You will only receive new checks if you order them. To reorder checks, please go to www.scucu.com or order them during your next branch visit.



P.O. Box 4290
Brockton, MA 02303-4290

