



BRIDGING
FAITH AND
FINANCIAL
SUCCESS

BROOKLAND FEDERAL CREDIT UNION AND CARO FEDERAL CREDIT UNION

BRIDGING FAITH AND FINANCIAL SUCCESS

We have exciting news to share with you as we embark on a new chapter together! As the only minority credit union in the greater Columbia area, Brookland Federal Credit Union (Brookland FCU) has always been deeply rooted in faith and community values. Now, we are delighted to announce our collaboration with Caro Federal Credit Union, a venture that will further empower our members and strengthen financial lives within the Brookland Baptist Church community.

This partnership with Caro will contribute to enhancing your financial well-being by introducing a range of services designed to help you fully and confidently manage your money. Caro offers a wide range of tech-savvy services and helpful loan options.

New products and services you will have access to:

- New chip-enabled MASTERCARD® Debit Card
- Enhanced digital services through new online banking and a mobile app that allows access to card controls, credit monitoring, alerts, self-service transfers, and bill pay.
- 24/7 live call center
- Free financial wellness resources through GreenPath™
- Mortgage loans, home equity lines of credit, and business loans through our Caro partnership.

As we integrate these offerings into Brookland FCU, we appreciate your patience and understanding.

As members of Brookland Federal Credit Union, you are shareholders and owners of a unique financial institution dedicated to serving your needs.

We are excited about this partnership and our continued effort to assist our members in bridging faith and financial success.



RONALD COOLEY, PRESIDENT/CEO
Brookland Federal Credit Union

CONVERSION CALENDAR

BEFORE 05/31/2024	Debit Card Holders	Activate and select PIN for your NEW BURGUNDY Brookland debit card.
BEFORE 05/31/2024 AT 4:30 PM	Online Banking Users	Retrieve your eStatements for the last 18 months. Retrieve check copies. Print or save your May account history.
05/31/2024 AT 4:30 PM	Online Banking Users	Current online access will cease.
05/31/2024 AT MIDNIGHT	Debit Card Users	Please stop utilizing your Brookland FCU BLUE debit card.
06/01/2024 AT 12:01 AM	Debit Card Users	Your NEW BURGUNDY Brookland debit card will be active.
06/03/2024	All Brookland FCU Members	Credit Union will be closed.
06/04/2024 AT 10:00 AM	All Brookland FCU Members	Credit Union will be open for business.
ON OR AFTER 06/04/2024	All Brookland FCU Members	Please register for online banking at brooklandfcu.org . Click to sign up for eDocuments, eStatements, eNotices, transfers, alerts, Mobile Deposits, and your free Credit Score. You'll need your new member number when signing into our online or mobile services.

QUESTIONS & ANSWERS

GENERAL INFORMATION

Brookland Federal Credit Union (Brookland FCU), deeply rooted in faith and community values, is excited to announce an expansion of its products and services — empowering its mission to serve the underserved and strengthen the financial lives of those who are members with Brookland Baptist Church.

1. WHEN WILL THE CONVERSION TAKE PLACE?

The conversion will begin after Brookland FCU closes at 4:30 PM EST on Friday 05/31/2024 and will be complete on Tuesday 06/04/23 at 10:00 AM EST. **(Note: Brookland FCU will be closed on Monday 06/03/2024.)**

2. WILL I HAVE ACCESS TO MY ACCOUNT INFORMATION DURING THE CONVERSION WINDOW?

During the conversion, you will **not** have access to any of your account information. All the systems will be down while your account information is migrated and checked for accuracy.

During this time, you will be able to utilize your **NEW BURGUNDY** debit card.

Beginning June 1, Brookland will no longer place holds on your account for pending debit card transactions. You must keep track of your balance and any pending debit card transactions, to avoid declines or overdraft fees.

During the conversion window, there is no access to your account balance and history. Log into Brookland FCU online banking prior to **4:30 PM on Friday, May 31, 2024 (05/31/2024)** to view your available balance.

3. WILL MY MEMBERSHIP/MAIN SAVINGS ACCOUNT NUMBER CHANGE?

Yes. your new savings account number will become a **total of 8 digits**; starting with an '11,' followed by zeros, and ending with your current account number. You'll need your new member number when signing into our online or mobile services.

EXAMPLES:

If your member number was **1234**,
it will change to **11001234**.

If your member number was **12**,
it will change to **11000012**.

4. WILL THE ROUTING/ABA NUMBER CHANGE?

No, it will not.

5. WILL I NEED TO CHANGE MY DIRECT DEPOSIT AND OTHER CREDITS OR DEBITS THAT ARE CURRENTLY POSTING TO MY ACCOUNT?

No, existing transactions clearing your account currently associated with Brookland FCU routing and account number will continue to post as usual.

New debits and/or credits will require utilizing the new information as listed above (routing and account number).

Your new debit card has a new number. Please update your card number on any automatic transactions effective June 1, 2024.

QUESTIONS & ANSWERS

GENERAL INFORMATION

6. DO I NEED TO CHANGE MY DEBIT CARD NUMBER ON ANY SCHEDULED TRANSACTIONS?

Yes, your new debit card has a new number. Please update your card number on any automatic transactions effective June 1, 2024.

7. WILL THE SUFFIXES ASSOCIATED WITH MY ACCOUNTS AND LOANS CHANGE?

Yes, below is a table showing the new suffix numbers.

For any deposits and/or payments made via mail, please update the account number and suffix to the new account number and suffix to avoid confusion and errors.

ORIGINAL ACCOUNT	ORIGINAL SUFFIX	NEW ACCOUNT	NEW SUFFIX
Primary Savings	0	Brookland FCU Savings	1
Brookland Checking	71-75	Brookland FCU Checking	10-14
Christmas Club	51	Brookland FCU Christmas Club	51
Certificate of Deposits	81-89	Brookland FCU Certificates	56-64
Loan	1-40	Brookland FCU Loans	101 and Up

To find out your exact suffix(es), please register online and access your account on digital services (online banking or the app) on or after Tuesday June 4, 2024.

8. WILL THERE BE NEW MAILING INFORMATION?

You can continue to mail us at: 949 Sunset Boulevard
West Columbia, SC 29169

9. HOW CAN I REVIEW BROOKLAND FEDERAL CREDIT UNION DISCLOSURES AND FEES SCHEDULE?

Please review our disclosures and fees schedule on our website.

10. HOW CAN I CONTACT THE CREDIT UNION SHOULD I NEED ASSISTANCE?

Our Brookland FCU location phone number will not change **(803-794-9201)**.

11. WHAT ARE SOME CHANGES COMING WITH THE CONVERSION?

We have several new features and conveniences coming to our members with this conversion.

Some of these are:

- Instant Issue Cards
- Chip Debit Cards
- Security Improvements
- Card Controls
- Availability for Apple Pay®
- Digital Banking and Mobile Banking
- Courtesy Pay
- GreenPath™ Financial Wellness

QUESTIONS & ANSWERS

CHECKING ACCOUNT INFORMATION

12. WILL MY CHECKING ACCOUNT NUMBER/MICR CHANGE?

No, the number at the bottom of your checks starting with **513** will not change.

13. DO I NEED TO ORDER NEW CHECKS?

No, your current Brookland FCU checks will continue to post to your account as always.

14. WILL MY BROOKLAND FCU VISA® DEBIT CARD CONTINUE TO WORK?

No, you will receive a new MASTERCARD® debit card in the mail. You will **not** receive a PIN in the mail. Activate your MASTERCARD® debit card By June 1 and **select your own personalized PIN over the phone (1-800-992-3808)**.

The MASTERCARD® debit card will work starting June 1. Please continue to use your Visa® debit card until the end of the day on May 31.

15. WILL I NEED TO UPDATE MY DEBIT CARD INFORMATION WITH THE COMPANIES I HAVE SET UP FOR RECURRING ENTRIES WITH MY OLD CARD?

Yes, your BLUE Visa® debit card will no longer work after May 31. Please update your card number on any debit cards transactions effective June 1, 2024.

16. HOW DO I ACTIVATE MY NEW BROOKLAND FCU DEBIT CARD?

Once you receive your debit card, please follow instructions on the card mailer.

Activate your new card by June 1 and select your own personalized PIN over the phone.

For joint account holders on a checking account, use the primary account holder information for identification.

17. WILL MY NEW BROOKLAND FCU DEBIT CARD WORK DURING THE CONVERSION WEEKEND?

Yes, your new card will work, after you activate it and select your PIN.

Beginning June 1, Brookland will no longer place holds on your account for pending debit card transactions. You must keep track of your balance and any pending debit card transactions, to avoid declines or overdraft fees.

18. ARE THERE ADDED FEATURES WITH THE NEW BROOKLAND DEBIT CARD?

Yes! You will be able to set your own PIN when you activate your card. You will also be able to get a new card instantly issued at the credit union should you need it. Via the mobile app you have access to “Card Control” to manage your card status and set up alerts.

19. DOES BROOKLAND OFFER COURTESY PAY FOR MY CHECKING ACCOUNT?

Yes, Brookland’s new courtesy pay program offers up to \$500.00 limit. Checking account owners will receive a separate letter explaining Brookland’s courtesy pay program. Enrollment in this program is not automatic.

20. WILL MY CHECKING ACCOUNT TYPE CHANGE?

Not right now. Stay tuned for future reward checking.

21. WILL MY CHECKS CONTINUE TO BE HONORED?

Yes, all your Brookland FCU checks will continue to work.

QUESTIONS & ANSWERS

DIGITAL SERVICES AND ACCOUNT ACCESS INFORMATION

22. WILL I HAVE ACCESS TO COPIES OF CHECKS THAT CLEARED MY ACCOUNT?

No, Brookland FCU check copies prior to June 1 will not be available. Brookland FCU online banking access will end on May 31 at 4:30 PM. To retrieve check copies prior to conversion, please go to Brookland FCU online banking prior to the cutoff time and download the checks you wish to retain. Check copies clearing June 1 and after will be available on the Caro/Brookland FCU Digital Banking.

23. WILL I HAVE ACCESS TO PREVIOUS STATEMENTS?

Yes, your statements for the 90 days will be loaded in online banking and mobile app under the eDocuments tab by June 15, 2024. Please note that these statements will be a different visual layout than your old statements. Should you wish to retain copies of older statements, please log into Brookland FCU's online banking prior to May 31 at 4:30 PM to download your eStatements.

24. I HAVE AUTOMATIC TRANSFERS WITH BROOKLAND FCU. WILL THOSE CARRY OVER? CAN I USE DIGITAL BANKING TO SET UP NEW TRANSFERS?

Yes, automatic transfers will continue.

Once you register for Digital Banking you will be able to create new transfers using self-service online banking.

25. WILL I NEED TO REGISTER FOR DIGITAL BANKING?

Yes! On or after June 3, please visit brooklandfcu.org to access the online banking login screen. Our staff will be available for further assistance.

26. DOES BROOKLAND FCU HAVE AN APP?

Yes! Brookland FCU's mobile app has all the features you will find on online banking and more! Please download the Caro/Brookland FCU app on your phone app store.

27. WILL I NEED TO SIGN UP FOR ESTATEMENTS?

Yes, once you sign up for online banking or the app, you will need to complete the eStatement sign-up to **avoid fees**. It is quick and easy.

28. WILL I SEE MY TRANSACTION HISTORY WITHIN THE NEW APP OR ONLINE BANKING?

You will see all new transactions for June 1 and later. Transactions posted May 31 or prior will **not** be displayed. You can retrieve your past transactions on your eStatement. Log in to your account at brooklandfcu.org to download your May statement.

QUESTIONS & ANSWERS

DIGITAL SERVICES AND ACCOUNT ACCESS INFORMATION

29. WHAT ADDED BENEFITS/FEATURES WILL BE AVAILABLE ON THE NEW ONLINE BANKING?

With our Digital Banking, you will have access to all the features you already have become accustomed to, as well as:

- Enhanced Secure Messaging
- The ability to set up various alerts to help you manage your account
- Card Controls
- Credit score monitoring through Credit Score
- Mobile Deposits — Coming Soon
- ACH Origination... and much more. Please take the time to explore!

Don't forget, you will have to complete a few steps to get the full benefits of your new Digital Banking:

- Download the Digital Banking App
- Register for eStatements to avoid a paper statement fee
- Opt-in for the Credit Score credit monitoring
- Use secure messaging to access ACH Origination
- Download the Card Control App to get card alerts (You will be redirected to the app store to download this.)

30. HOW DO I FIND OUT MORE INFORMATION ABOUT CREDIT SCORE MONITORING: CREDIT SCORE?

Credit Score is free and will provide your updated credit score and analysis monthly. It also includes tips on improving your credit score. You can opt-in with our Digital Banking.

31. HOW DO I FIND OUT MORE INFORMATION ABOUT FINANCIAL WELLNESS VIA GREENPATH™?

Our Digital Banking is partnered with GreenPath™ Inc., to offer free debt counseling that is personalized and tailored to your unique situation. If you are ready to lead a financially healthy life, GreenPath™ can help with Debt Counseling, Housing Services, Debt Management, Student Loan Counseling, Credit Report Review, Bankruptcy Counseling and more. Additional free resources are also available. Please visit greenpath.com to learn more.

32. WHAT ADDED CONVENIENCE DOES CARO/BROOKLAND DIGITAL BANKING OFFER?

In addition to everything already mentioned above, our Digital Banking offers a start-to-finish online new loan and new accounts process. If digital services are not for you, we also offer our automated phone system, NightWatch.

33. HOW CAN I FIND AN ATM NEAR ME?

There are 97 no-surcharge ATM locations in Columbia and surrounding areas. To find the ATM nearest you, use the link in the Digital Banking app for locations and click "Search CO-OP® ATMs."

QUESTIONS & ANSWERS

DIGITAL SERVICES AND ACCOUNT ACCESS INFORMATION

34. WHAT IS AUTO LINK?

Find your next ride with our vehicle-buying service!

Our mission is to help you save money on important decisions like buying a vehicle.

You can take a Virtual Test Drive from the comfort of your home. The Price Curve tool will tell you if each listing is fairly priced. The Find Better Price tool will search for a better deal on similar vehicles. Free CARFAX™ reports are available for many vehicles.

All auto loan members receive a free myEZ Car Care Membership to save money on auto service and travel. And even more, auto research tools are available!

See the full list at smartcaro.org/auto-link/#AutoLinkPage=sitemap.

CERTIFICATE INFORMATION

35. WILL MY CERTIFICATE RATE OR TERM CHANGE?

No, your Certificate rate and term will remain the same until maturity.

OTHER SAVINGS INFORMATION

36. WILL MY CHRISTMAS CLUB CHANGE?

Yes, there will be changes to the Christmas Club. Christmas Club funds will now automatically transfer to your savings account on November 1.

LOAN INFORMATION

37. WILL MY CURRENT LOAN BE AFFECTED?

No, the terms and conditions of your loan(s) are bound by the contract(s) you signed at the time of the loan. The only change to your loan will be the account and suffix number.

38. WILL MY LOAN SUFFIX CHANGE?

Yes, when sending your payment, please update the referenced account number to reflect the new account number and suffix to avoid posting errors. We will not have access to the previous suffixes. To find out the new suffix, please log into digital banking on or after Tuesday, June 4, 2024.

DISCLOSURE

Brookland FCU is collaborating with Caro to expand the products and services available to you and the members of Brookland FCU. To offer these products and services, you will notice Caro as the financial institution on your credit report for the purposes of reviewing your credit report in connection with this loan application. In addition, you may notice Caro as the lender for your loan. This is part of the collaborative relationship between Brookland and Caro to provide Brookland members with additional financial products and services. If you have any questions, please contact Brookland Federal Credit Union at 803-794-9201.

TURN *GOOD* INTO **GREAT**

With Our **Low-Interest Auto Loan**

A low-interest auto loan from Brookland FCU just may be the difference between *good* and **great**.

**Talk to
us today!**





BRIDGING **FAITH** AND **FINANCIAL SUCCESS**

**949 SUNSET BOULEVARD
WEST COLUMBIA, SC 29169**

HOURS (DRIVE-THRU):

MON-THURS: 10:00am-4:00pm

FRI: 9:30am-5:00pm

PHONE: 803-794-9201

FAX: 803-794-9204

**EMAIL: loans@brooklandfcu.org
memberservices@brooklandfcu.org**

WEB: brooklandfcu.org