



DEAR MEMBERS,

We are excited about the upcoming conversion of existing Dane County Credit Union (DCCU) accounts to Heartland Credit Union (HCU) accounts. You recently received the Change in Terms via email or postal mail for your accounts. Please review this for details on the overall account changes. It is also available for viewing on our website at www.dccu.us.

All members will be affected in some way during the conversion process, and we are working very hard to minimize interruptions. We sincerely apologize for any inconvenience this may cause. Keep in mind that these changes are necessary to complete the partnership between DCCU and HCU.

ALL DCCU branches will be CLOSED Saturday, October 1 through Tuesday, October 4. For account access you will be able to write checks, use your Elan credit card; or use your DCCU and HCU debit cards (see Timeline below) for purchases and to withdraw from ATMs during this downtime.* For security reasons, dollar limits will be placed on transactions. You may experience other service interruptions throughout the weekend.

This mailer highlights many changes you can expect over the next several weeks. Watch www.dccu.us for the latest updates.

We appreciate your patience throughout this conversion and look forward to bringing you the full Heartland Credit Union experience.

Sincerely,

Sally Dischler, CEO

*Use your **DCCU debit card** through Sunday, October 2.
Begin using your new **HCU debit card** on Monday, October 3.

TIMELINE

	Friday, September 30	Saturday, Oct 1 Sunday, Oct 2	Monday, Oct 3 Tuesday, Oct 4
All DCCU Branches	Open until 5 pm	Closed	Closed
Call Center	Available until 5 pm	Unavailable	Phased Introduction*
Online Banking	Available until 5 pm	Unavailable	Phased Introduction*
Mobile Banking/ Mobile Deposit	Available until 5 pm	Unavailable	Phased Introduction* Download HCU App
Bill Pay	Unavailable after Sunday, Sept. 25	Unavailable	Phased Introduction* Registration Required
TLC - Telephone Teller	Available until 5 pm	Unavailable	Phased Introduction* MARS Registration Required
Make a Payment Service	Unavailable after Wednesday, Sept 28	Unavailable	Phased Introduction* Registration Required
Online Loan Application	Available	Available	Available
ATMs	Available for withdrawals. Balance inquiries unavailable.	Available for withdrawals. Balance inquiries unavailable.	Available for withdrawals. Balance inquiries unavailable.
Debit Cards**	DCCU Debit Card Available	DCCU Debit Card Available	HCU Debit Card Available
Elan Credit Card Purchases	Available	Available	Available
DCCU Checks	Available	Available	Available



CONTACT Us



PHONE

608 256-5665
800 593-3228

EMAIL

comments@dccu.us

WEBSITE

www.dccu.us
www.heartlandcu.org

*These products and services will be introduced as the systems become available.

**For security reasons, dollar limits will be placed on transactions. Use your DCCU debit card through Sunday, October 2.

Begin using your new HCU debit card on Monday, October 3.

HOW TO PLAN AHEAD FOR YOUR ACCOUNT CHANGES



eSTATEMENT USERS

Prior to September 30, download your previous months' DCCU statements if you need to, as the new HCU system will only store statements starting with your October 2022 statement.

MAKE A PAYMENT SERVICE

As of September 28, online payments will no longer be available. HCU's one-time payment service will be available starting October 3. Please adjust your payments accordingly. Recurring payments will no longer be a service option.

BILL PAY USERS

Prior to **Sunday, September 25** you may send, schedule, and cancel payments in Bill Pay. Scheduled payments will process through September 30. **Make note of your payees prior to September 25** as the new HCU Bill Pay will not have any past payees stored and you will need to enter your payees.

QUICKEN USERS

Prior to 5:00 pm, September 30, download your Quicken online banking transaction history.



DEBIT CARDS

Your DCCU debit card will be functional through Sunday, October 2. For security reasons, purchase and withdrawal limits will be imposed.

You will be mailed a new HCU debit card (with a new number) in mid-September. Follow the activation instructions to select your PIN. You may activate your new card upon receipt but **CONTINUE USING YOUR DCCU DEBIT CARD THROUGH SUNDAY, OCTOBER 2. BEGIN USING YOUR NEW HCU DEBIT CARD ON MONDAY, OCTOBER 3.**

The UChoose Rewards program is ending, and points need to be redeemed by September 23, 2022. Any remaining points after that date will expire.



PAYMENTS & TRANSFERS

We recommend you make note of all current payments and transfers, then please review them after the account conversion for accuracy. If you see discrepancies, please contact us. Your DCCU loans will show as closed on your credit report and will be reposted as Heartland Credit Union. Continue to make loan payments as usual. This activity will not affect your credit score.

Payments set up with your current DCCU debit card will **NEED TO BE UPDATED** with your new HCU debit card number and expiration date.

Direct deposits, payments and transfers set up via ACH or COACH will **CONTINUE AS USUAL.**

Payments and transfers set up in DCCU's Bill Pay will **NEED TO BE SET UP** again in HCU's Bill Pay.

Transfers and payments from DCCU accounts to other DCCU accounts will **CONTINUE AS USUAL.**

DCCU's Make a Payment Service will no longer be available as of Wednesday, September 28. Starting on October 3, HCU's one-time online payment service will be available at www.heartlandcu.org. Recurring payments will no longer be a service option.

DCCU mortgage loan servicing is changing to Midwest Loan Services. Notification and payment instructions will be sent to those members affected by this change.

Loan payments (besides those serviced by Midwest Loan Services) can be mailed to:

*Heartland Credit Union
5325 High Crossing Boulevard
Madison WI 53718-2301*



STATEMENTS

September account statements will be **DELIVERED VIA POSTAL MAIL TO ALL MEMBERS.** Paper statement fee will NOT apply.*

Your previous election of paper or electronic will resume with your October statements. Please note that a \$3 per month fee applies to paper statements.** **eStatements are always free and it's easy to enroll through online banking!**

*For September statements only.

**Fee applies to members who opened their accounts after September 2014.

WHAT TO DO AFTER ACCOUNT CONVERSION



ACCOUNTS

ACCOUNT NUMBERS - The majority of members' **ACCOUNT NUMBERS WILL**

NOT CHANGE. The few members whose numbers are changing, will be contacted directly.

DIRECT DEPOSIT - If your account number did not change, your direct deposit **WILL NOT BE AFFECTED** and you do NOT need to do anything to continue receiving your direct deposits to your account, including payroll.

CHECKS - You may **CONTINUE TO USE** your current DCCU checks up to October 2023. At that time, or when you deplete your current stock, order new checks using HCU's Routing Number: 275978886. Order checks by contacting us.

OVERDRAFT PRIVILEGE - The current Overdraft Privilege program will be discontinued as of October 1. **HOWEVER**, you still have the overdraft protection services you currently have set up, such as automatic transfers from savings, and automatic transfers from credit lines such as Kwik Cash.

PHONE BANKING

TLC phone banking is changing to MARS. The phone number for MARS 24/7 telephone banking is 800 362-6277.



Log in for the first time by using your two-digit birth month, two-digit birth day and the last 4 digits of your Social Security Number (SSN), like this: MMDD####. Your PIN is the last 4 digits of your SSN.



ONLINE & MOBILE BANKING

Online Banking and eStatements will NOT be available Friday, September 30 (5:00 pm) through Tuesday, October 4. On or after that date delete your DCCU app and download the Heartland Credit Union app from your app store. Look for this icon.



Use your current DCCU eBanking User ID and password to log in to HCU's online and mobile banking, but please note that, for security purposes, you will be asked to change your password upon your first login. If you have multiple DCCU accounts, enter the username associated with your lowest account number. You will be able to access all your accounts from this login.

If you need assistance logging in to online or mobile banking call 800 362-3944 for assistance.

COMING, GOING AND CHANGING

- Cleared check copies - returning to online banking
- Loan balances, including accrued interest available in online banking
- My Credit Score (SavvyMoney) - service ending
- Zelle - now Pay a Person via HCU's online banking under Pay & Transfer on your desktop or under More in the mobile app's hamburger menu (☰).
- Trends - most features are within HCU's online banking in the Financial Planning tab, such as Budgeting and Savings Goals. Aggregate all of your accounts from the Dashboard by clicking Link External Accounts.



ALERTS & BILL PAY

ALERTS

Current Alerts in DCCU eBanking will NOT carry over to the new HCU online banking. However, there are many additional options available.

BILL PAY

Bill Pay is **available through Sunday, September 25** to send, schedule, and cancel payments. Scheduled payments will process through September 30.

Current payees in DCCU's Bill Pay **WILL NOT CARRY OVER** to the new HCU online banking. Payments and transfers will need to be set up in the new system. Please take note of your current payees in DCCU's Bill Pay prior to 5:00 pm, **Sunday, September 25.**



PLEASE READ
Important Account Changes



Heartland CREDIT UNION

5325 HIGH CROSSING BLVD
MADISON WI 53718-2301

HEARTLANDCU.ORG



Everything you need to know about the upcoming account conversion - including branch closures and online banking interruptions.

**September
30 (evening) -
October 4**

IF YOU ONLY READ ONE THING ...

WHAT IS HAPPENING?

Dane County Credit Union **accounts are converting** to Heartland Credit Union (HCU) accounts. This change will affect former Dane County Credit Union members between September 30 - October 4.

WHY IS THIS HAPPENING?

In order for our credit unions to operate as one, accounts and services need to align.

MORE INFO

Visit www.dccu.us for complete information and the latest updates.

SERVICE INTERRUPTIONS

Account access, will be mostly UNAVAILABLE starting the evening of Friday, September 30 until Tuesday, October 4.

MOBILE APP

Mobile banking **WILL NOT BE AVAILABLE** starting the evening of Friday, September 30 until Tuesday, October 4. On or after that date delete your DCCU app and download the Heartland Credit Union app from your app store. Look for this icon.



ONLINE BANKING

Online Banking and eStatements, **WILL NOT BE AVAILABLE** Friday, September 30 (5:00 pm) through Tuesday, October 4.

PAYMENTS AND TRANSFERS

We recommend you make note of all your current transfers and payments from your DCCU account and verify them after the conversion for accuracy.

BILL PAY USERS

Bill Pay is **available through Sunday, September 25** to send, schedule, and cancel payments. Scheduled payments will process through September 30. Make note of your payees in DCCU's Bill Pay prior to September 25 as **THESE WILL NOT TRANSFER** to the new HCU Bill Pay.

SYSTEMS AFFECTED

- Online Banking
- Mobile Banking
- Mobile Deposit
- Debit Mastercard
- eStatements
- Bill Pay
- Branch service
- TLC Telephone Teller

