

## Member FAQs

### GENERAL QUESTIONS

#### What is occurring?

As of close of business on October 16, 2017, Portsmouth Virginia City Employees Federal Credit Union will be merging with Chartway Federal Credit Union.

#### Why are we doing this?

Our top priority is to ensure that you have access to the kind of financial consistency you can depend on, along with access to products and services that will make your life more affordable. Chartway offers all of that *and* much more. As a member of Chartway, you will benefit from an expansive branch and ATM network, enhanced member service, affordable products, competitive rates, and a full slate of online, mobile, and telephone banking services, including mobile deposit, mobile bill pay, and digital wallets.

#### Who is Chartway?

Chartway Federal Credit Union is a not-for-profit, member-owned financial institution that has been proudly serving members for more than half a century. Guided by its Vision, Mission, and Values, the \$2 billion credit union is dedicated to making life more affordable for its nearly 180,000 members. Chartway is one of the largest credit unions in the country and serves members in every state and several countries. With major membership concentrations in Virginia, Utah, and Texas, the credit union is consistently recognized for its financial strength, its contributions to local communities, and for being an award-winning leader in charitable giving through its We Promise Foundation.

#### What branch locations may I use?

As a member of Chartway, you'll have access to nearly 50 branch locations across the country, along with hundreds of ATMs and co-op service locations. Please visit [www.chartway.com](http://www.chartway.com) to view all of our branch locations and ATM's.

#### Why is the PCE branch located in Portsmouth City Hall now closed?

We are working with the city to evaluate branch opening options; however, we have several convenient nearby locations:

4000 Victory Blvd  
(located inside the Farm Fresh Supermarket)  
Portsmouth, VA 23701

730 West 21st Street  
(located inside the Farm Fresh Supermarket)  
Norfolk, VA 23517

4300 Portsmouth Blvd  
Chesapeake, VA 23321

4702 Hampton Blvd  
Norfolk, VA 23508

We encourage you stop by one of these branch locations at your earliest convenience if you have questions or need help with your accounts.



### **Who do I call with a question?**

You may contact Chartway 24 hours a day, 7 days a week at (877) 319-4838.

### **DEPOSIT PRODUCTS**

#### **Will my account number(s) change?**

Yes, we will be providing you with a new Chartway account number. Please note that you will need to update any automatic payments or credits with your new account number.

#### **Will the funds in my account transition to Chartway?**

Yes, your account and any additional savings accounts you currently have will automatically transition to Chartway (Christmas Club, Travel, etc.).

#### **Will my deposits continue to be safe?**

Yes, your deposits will continue to be guaranteed up to \$250,000 through the National Credit Union Share Insurance Fund.

#### **Will I need to order new Chartway checks?**

Yes, we encourage you to stop by one of our branch locations to order new checks, because your first box is free! Instruct our MSR to use the code "HAPPYTOGETHER" to receive a box of checks at no charge.

Please note that your routing and account numbers will be different after the merger on October 16<sup>th</sup>, and you will need to update any automatic payments or credits with this new information. Chartway will continue to clear ACH debits and checks written on your PCE account for up to 60 days.

#### **Do I need to contact my employer or Social Security Admin to update my direct deposit information?**

Yes, you will need to notify your employer of your new Chartway account number and routing number. When you visit us in the branch, we'll be happy to help with this process. Chartway will continue to post any direct deposits to your new account for up to 60 days.

#### **Will I need a new Chartway debit card?**

Yes, we encourage you to stop by one of our branch locations to order a new debit card.

#### **What about my share certificates?**

Any PCE member share certificates will continue to keep the same terms, interest rates, and maturity dates, and will automatically be transferred to Chartway.

#### **Will I continue to receive account statements?**

Yes, you'll continue to receive checking account statements monthly and savings statements quarterly. We also offer eStatements, a quick and convenient way to review your transactions online.



### **Will my account be charged fees?**

We will not assess Single Service, Maintenance, or Paper Statement fees on your accounts through Dec 31, 2017. Please reference the enclosed standard fee schedule for additional information.

Your accounts *will* be assessed ATM and Overdraft Transfer fees, but these fees will be refunded as a courtesy through Dec 31, 2017.

### **MORTGAGES / LENDING**

#### **What happens to my current loans? Will the rates change?**

Any loans with PCE will continue to be handled the same way, with no changes in rates, terms or payment dates. There will be no change in your current monthly payment and access to your lines of credit will continue without interference.

#### **Will my loan documents feature the Chartway name and logo?**

Yes. As of October 17, we will begin accepting and processing loan applications under the Chartway name and logo.

#### **I typically use checks to pay my loans, etc. To whom should I remit my check after October 16?**

All checks may be made payable to Chartway Federal Credit Union.

### **WEBSITES / ONLINE, MOBILE + TELEPHONE BANKING**

#### **I understand Chartway has online, mobile, and telephone banking. How do I enroll in these services?**

You may visit [www.chartway.com](http://www.chartway.com), contact us at (877) 319-4838, or visit any of our branch locations to enroll in these convenient services. You may also visit the "app store" on your phone to download our mobile banking application.

### **SOCIAL MEDIA**

#### **Does Chartway have social media sites?**

Yes, Chartway has Facebook, Twitter, Instagram, and LinkedIn Accounts.

Our social media handles are as follows:

- **Facebook:** [Facebook.com/ChartwayFCU](https://www.facebook.com/ChartwayFCU)
- **Instagram:** [@ChartwayFCU](https://www.instagram.com/ChartwayFCU)
- **Twitter:** [@chartwayfcu](https://twitter.com/chartwayfcu)
- **LinkedIn:** [LinkedIn.com/company/chartway-federal-credit-union](https://www.linkedin.com/company/chartway-federal-credit-union)

We encourage you to "like" Chartway's Facebook, Twitter, and Instagram Accounts to stay up-to-date on what's happening at Chartway.