

IMPORTANT INFORMATION

Please take some time to read this important information about changes you will soon see in your credit union accounts—and the many products and services available to you starting November 24. Westerra has built a reputation for low fees and top-notch service—we look forward to the opportunity to serve you. Please call us with any questions you may have at 303-321-4209 or 1-800-858-7212.



CHANGES TO YOUR ACCOUNT STARTING NOVEMBER 24

We are excited to announce that beginning November 24, you will have access to a variety of new products and services as a result of the merger with Westerra Credit Union.

New Credit Union Name—Same Knowledgeable Staff—While the name will change to Westerra Credit Union, you will still find the same friendly knowledgeable staff you have come to know when you call or visit. They can answer any questions you may have and share with you some of the exciting changes.

Digits Added to Account Numbers—Additional numbers will be added as a prefix to your current account number. (See Page Two to learn how to determine your new account number.) Use this expanded number to access your account beginning November 24. Use the Westerra Routing and Transit Number and your expanded account number when setting up any new automated payments or deposits. If you have a checking account, you will soon receive new free checks with the numbers automatically updated.

More Branches to Serve You—Beginning November 25, you will have access to ten Westerra branches – Arvada, Aurora, Belmar, Centennial, Cherry Creek, Green Mountain, Littleton, Parker, Stapleton and the branch at 1725 West Mississippi in Denver. (See Page Four for addresses and hours.)

200 Shared Branches Across Colorado—Many credit unions make their branches available to members of other credit unions. Beginning November 25, you can access your account at more than 200 shared locations in Colorado and 5000 nationwide through the CU Service Center network (soon to be known as the CO-OP Shared Branch network). For locations, visit www.westerracu.com.



1000 Free ATMs in Colorado—Westerra provides surcharge-free ATM access through the CO-OP Network with 1000 free ATMs in Colorado, and 30,000 nationwide, including 5,500 at 7-Eleven locations throughout the US and Canada. You'll also find CO-OP Network ATMs at Denver International Airport.

New Online Banking and Bill Pay—Access your accounts electronically at www.westerracu.com beginning November 24. Simply enroll as a first-time user and be sure to use your expanded 7-digit account number.

New Website—Visit www.westerracu.com to find information to help you make the most of your credit union membership.

How to Access Your Accounts Starting November 24

Use your expanded 7-digit account number when using these services. See Page Two to determine your expanded account number.

- **Use Any Westerra Branch or Credit Union Service Center.**  The Member-Friendly Financial Network
- **Look for Free CO-OP Network ATMs.** 
- **Use Our Website at www.westerracu.com to Find Locations and More Information.**
- **Enroll in Online Banking and Bill Pay**—Enroll as a first-time user—the system will lead you through the process to access your accounts and pay your bills electronically. Watch for mobile banking coming in 2014!
- **Use Your New Westerra Checks**—Watch your mail for your new checks and begin using them November 23. For security purposes, be sure to destroy your SMW #9 checks.
- **Change Any Automated Payments to Your New Account Number**—Be sure to provide your new expanded account number and the Westerra Routing and Transit Number for any automated transactions you have set up to ensure your payments will continue. (See Page Two.)
- **Use Your New Debit and ATM Cards**—Watch your mail for your new Westerra debit or ATM cards and activate them immediately, as the SMW #9 card will not work after December 8, 2013. *Get 1000 bonus rewards points when you activate your debit card by December 31, 2013.* For security purposes, be sure to destroy your SMW #9 cards as soon as you receive your Westerra cards.
- **Continue to Use Your SMW #9 Credit Cards**—Specific information will be mailed to you regarding transition to Westerra Credit Union credit cards in the future.
- **Use 24-Hour Phone Banking**—Simply call 303-320-7774 or 1-800-858-7213. The automated system will lead you through the process to find information on your account.
- **Call Us With Any Questions**—All calls will be directed to 303-321-4209 or 1-800-858-7212. Please let us know how we can help.



PLEASE LET US KNOW HOW WE CAN HELP YOU

Call 303-321-4209 or 1-800-858-7212.

For helpful information, visit www.smw9fcu.org.

SMW9
Federal Credit Union

Operating through Westerra Credit Union


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YOUR ACCOUNT NUMBER WILL CHANGE STARTING NOVEMBER 24, 2013

Additional numbers will be added as a prefix to your current account number to make all account numbers seven digits.

HOW TO DETERMINE YOUR EXPANDED 7-DIGIT ACCOUNT NUMBER

—For Use in Branches, CU Service Centers, Online Banking and Phone Banking

Additional numbers will be added as a prefix to your current account number to make all account numbers seven digits starting with the number 9.

To determine your Westerra account number, write your current SMW #9 account number in the blanks to the far right. Add zeros in the blanks between 9 and your numbers.



Example:

Current number: 1234 **New number:** 9001234

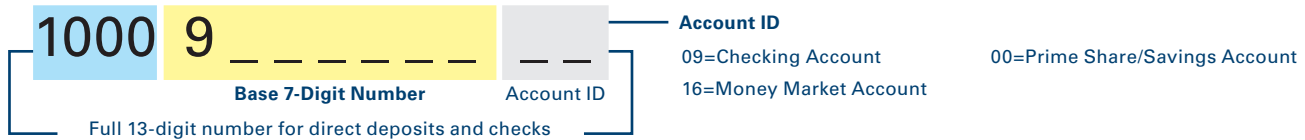
The above number is an example only. It is not your new account number.

Follow this formula with your existing SMW #9 account number to determine your new expanded number.

HOW TO DETERMINE YOUR FULL 13-DIGIT ACCOUNT NUMBER

—For Use in Changing or Setting Up Automated Transactions and for Check Printing

Additional digits are required for checks and for automated transactions, such as payroll deposits. Place your base 7-digit account number below. The digits 1000 are added to the left of the base account number. Two digits are also added to the right of the base account number to designate the specific account you would like funds to be moved to or from.



The full 13-digit account number is required for checks and automated transactions along with the Westerra Routing & Transit Number: 302075319.

HOW TO CHANGE AUTOMATED TRANSACTION INFORMATION

—Use the Forms Below to Notify Originators of Payroll and Other Transactions

Please complete a form below with your account information and provide it to the companies/organizations that currently make any automated deposits or withdrawals to your account. Examples could include payroll, Social Security, health club membership, insurance premiums or IRS refunds/payments. Review your recent SMW#9 statements to assist in identifying your automated transactions.

1. Complete one form below for each originator of your automated transactions. For additional forms, duplicate as necessary. In the forms below, add your current SMW#9 account number where noted. For your new Westerra account number, use the full 13-digit account number as described above. In the shaded Account ID section, fill in the code for the account your funds are deposited to or paid from.
2. Print your name, sign and date the form.
3. Mail or deliver one form to the originator of each automated transaction.



Notice of Account Number Change and Routing and Transit (R&T) Number Change

Please change the account number and Routing & Transit Number for processing my automated transaction. As a result of the merger with Westerra Credit Union, the SMW#9 Federal Credit Union R&T Number will be discontinued. Additional digits have been added to my account number:

Change from:

Former SMW#9 Federal Credit Union Account Number: _____ SMW#9 Federal Credit Union R&T: 302076004

Change to:

New Westerra Credit Union Account Number: 10009 _____ Westerra Credit Union R&T: 302075319

Account ID: 09=Checking 00=Prime Share/Savings 16=Money Market

Name _____ Signature _____ Date _____

If you have questions, please call 303-321-4209 or 1-800-858-7212.



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Account ID: 09=Checking 00=Prime Share/Savings 16=Money Market

Name _____ Signature _____ Date _____

If you have questions, please call 303-321-4209 or 1-800-858-7212.

NEW PRODUCTS, SERVICES AND CHANGES YOU WILL SEE....

If you currently use an SMW #9 Federal Credit Union checking account, you will soon have a variety of new features available to you. If you do not have a credit union checking account, now is the time to switch to Westerra. The average member saves \$261 annually in checking fees compared to banks in Colorado. Learn how much you can save at www.westerracu.com/value.

Debit Cards and Checking Accounts...

- **Unlimited Surcharge-Free CO-OP Network ATM Transactions**—Look for free ATMs at other credit unions, 7-Eleven stores and Denver International Airport.
- **No Fees When You Use an Out-of-Network ATM**—Westerra does not charge a fee when you use an ATM outside the CO-OP Network. The ATM owner may charge a fee.
- **Earn Rewards Points**—You earn rewards points when you use your debit card which can be redeemed for cash back, gift cards, merchandise and travel. Earn one point for every \$3 you spend when you sign for your purchases. Activate your card by December 31, 2013 and receive 1000 bonus points. Learn more at www.rewardsnow.com/westerra.
- **Choose Your Debit Card Design**—If you want to choose from our new gallery of free debit card designs, simply bring your new Westerra debit card to any Westerra branch and we will reissue the card of your choice instantly.



- **Select Your Own PIN**—After you receive your new debit card, you will be issued a new Personal Identification Number (PIN). If you would like to change your PIN, stop by any branch and select your own PIN for free.
- **No Debit Card Overdraft Fees**—If there are not funds in your checking account to cover a debit card or ATM transaction, the transaction will simply be denied. You will not have to worry about paying fees.
- **Transfer Increments**—If funds are transferred from your savings to cover checking transactions, the system will transfer increments of \$250.
- **ATM Access Cards**—If your SMW #9 debit card provided access only to a savings account, you will receive a Westerra ATM card which provides access to your savings only. Westerra debit cards are issued to checking account holders.
- **All SMW #9 Checking Accounts will Become Westerra Value Checking Accounts** with no minimum balance requirements and all the above benefits. *Better Than Free Checking* also includes free checks, free annual credit report review and loan discounts—direct deposit and eStatements are required. *Preferred Checking* pays dividends when you maintain a minimum balance of \$10,000 and provides additional discounts, as well as a rate boost for Preferred Money Market Accounts. To learn more about the different checking options available to you, visit www.westerracu.com, stop by any branch or call us at 303-321-4209. Then simply let us know if you want to switch to a different account.

Checking Account Holders: Actions to Take after November 24

- **Begin using your expanded account number**—Use your expanded 7-digit account number when you visit Westerra branches or CU Service Centers and to enroll in Online Banking or 24-Hour Phone Banking. See Page Two for details on how to determine your account number. To find CU Service Center locations, visit www.westerracu.com.
- **Activate your new debit card**—get 1000 bonus reward points and access to 1000 free ATMs! Watch your mail for your new Westerra debit card and activate it immediately, as the SMW #9 card will not work after December 8, 2013. Get 1000 bonus rewards points when you activate your debit card by December 31, 2013. For security purposes, be sure to destroy your SMW #9 card as soon as you receive your Westerra card. To find free CO-OP Network ATM locations, visit www.westerracu.com.
- **Use your new Westerra checks**—Watch your mail for your first 120 free Westerra checks which are automatically updated to include your expanded account number and the Westerra Routing and Transit Number. While your existing checks continue to work during a transition period, please begin using your Westerra checks November 23. Please destroy your SMW #9 checks immediately.
- **Provide your expanded account number and the Westerra Routing and Transit Number to the originators of any automated deposits and withdrawals you may have, including payroll. Use the forms on Page Two to make the process easier.** Any future automated transactions should be set up using your new account number and the Westerra routing number.

Thank you for your assistance in making these changes. If you have any questions or concerns, please contact us at 303-321-4209, 1-800-858-7212, email@westerracu.com, or stop by any branch. It is important to us to make this process as easy as possible for you. Please let us know how we can help.

Loans and Credit Cards...

- **If you would like automated loan payments from your share account to continue, please call us at 303-321-4209 to re-establish them.** If you would like to establish a new automated transfer to make loan payments or to transfer funds between share accounts, please let us know.
- **You can also make loan payments by mail, at a branch or through Westerra's Online Banking at www.westerracu.com.** Enroll in Online Banking as a first-time user with your expanded account number. Then select the *Transfer* tab to make your payment.
- **SMW #9 credit cards will continue to work with no change. Continue to make your payments as you typically do—by mail, in a branch or online at www.ezcardinfo.com.** This link can also be found at www.westerracu.com by clicking on *Personal Banking*—in the drop-down menu choose *Credit Cards*. You can also find the *ezcardinfo* payment link in Westerra's Online Banking at the top of the page. Watch your mail for specific information regarding transitioning to Westerra credit cards.

USE WESTERRA'S ONLINE AND PHONE BANKING SERVICES....

With our free Online Banking service, you can monitor account balances, track transactions, make loan payments and pay bills anytime 24 hours a day, seven days a week.

Free Online Banking

Enroll in Online Banking as a first-time user, whether you used SMW #9 online banking in the past or not. Be sure to use your expanded 7-digit account number.

The system will lead you through the process to create your user name and password. After you are logged in to Online Banking, you can access the Bill Pay feature and enroll in eStatements. Only balances will carry over in Online Banking—transaction history will build as you use the new system.

Westerra Online Banking will store electronic copies of statements beginning with your December 2013 Westerra statement. As history builds, Westerra Online Banking stores statements for 18 months. To sign up, visit www.westerracu.com after November 24.

Free Bill Pay Service

To use Bill Pay, enroll in Online Banking. You can then access the Bill Pay feature.

Paying your bills online is quicker, easier and safer than writing checks—no stamps or envelopes needed. Receive your bills by email (e-bills), and add new payees at any time. You can pay your bills when you're away from home, at work or even on vacation! Flexible payment options let you schedule payments the same day or up to a year into the future. You can send a one-time payment or set up a schedule for recurring payments, and you can easily change payments requiring different amounts each time.

Save Paper—Request Free eStatements

Request free electronic statements through the "Accounts" tab in Online Banking or call us at 303-321-4209.

Receive your account statement by the first business day of the month with eStatements. Once you sign up, you will no longer receive paper statements. Instead, you'll receive a monthly email notification that your statement is ready to view. It's safe and secure – no account information is sent in the email.

24-Hour Phone Banking

To sign up for 24-hour automated Phone Banking, simply call 303-320-7774 or 1-800-858-7213 and the system will lead you through the process.

Phone Banking is a free, easy-to-use way to get account information 24 hours a day, seven days a week. You have access to review balances, transfer funds between your accounts, pay a loan, and much more. Be sure to use your expanded 7-digit account number when you access Phone Banking. The first time you call the system, it will also ask you to create your own access code with a minimum of four digits. See the Transaction Guide at right for a full menu of services.

More Services Available to You...

- **Mortgages**—Refinance your mortgage or purchase a new home through your credit union. Ask us for a complimentary mortgage review.
- **Money Market Tiers for Higher Deposits**—Earn more for higher deposits.
- **More Terms for Certificates of Deposit (CDs)**—Choose from seven different CD terms ranging from 3 months to 60 months to help you earn more for your money.
- **Individual Retirement Accounts and Coverdell Education Savings Accounts.**

For rates and more information, visit www.westerracu.com, stop by any branch or call us at 303-321-4209.



PLEASE LET US KNOW HOW WE CAN HELP YOU

Call 303-321-4209 or 1-800-858-7212.

For helpful information, visit www.smw9fcu.org.

SMW9
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Other Changes You Will See...

- **Monthly and Quarterly Statements**—Watch for an SMW #9 statement to be issued to you with all transactions through November 22. If you typically receive monthly statements, your first Westerra statement will then be issued November 30. If you typically receive quarterly statements, your first Westerra statement will be issued December 31. Watch for an enhanced reader-friendly format.
- **Improved Teller Receipts**—To help prevent identity theft, new easy-to-read receipts do not include your full account number or address—and the new smaller size fits your wallet.
- **Signature Pads**—This enhanced technology enables us to use less paper. You may be asked to sign an electronic signature pad rather than actual paper documents.

24-Phone Banking Transaction Guide

303-320-7774 • 1-800-858-7213

Account Information	1	Loans	3
		Recent Transactions	1
Transaction Menu	1	Last Payment Date and Amount	2
Transfer Funds	1	Next Payment Date and Amount	3
Within This Account	1	Payoff Amount	4
Transfer to a Different Account	2	Balance and Available Credit	5
Check Withdrawal	2	Club, CDs or IRAs	4
Stop Payment on a Check	3	Balance	1
Inquiry Menu	2	Recent Transactions	2
Balances on All Accounts	1	Specific Transactions	3
Specific Account Inquiry	2	Debit Transactions	1
Checking or Money Market	1	Withdrawals	2
Recent Transactions	1	Deposits	3
Debit Transactions	2	ATM	4
Specific Transactions	3	Dividends	4
Dividends	4	Repeat Balance	5
Balance	5	Mortgages	5
Savings	2		
Recent Transactions	1	Change PIN	3
Specific Transactions	2	Change Account	4
Dividends	3	Spanish	9
Balance	4		

All Westerra Locations Available November 25

The SMW #9 location will be open Monday-Friday as a Westerra branch.

Arvada	7270 West 88th Avenue • 80021
Aurora	14305 East Alameda Avenue • 80012
Centennial	5698 South Himalaya Street • 80015
Denver	1725 West Mississippi • 80223 3700 East Alameda • 80209 Cherry Creek 3700 North Quebec Street • 80207 Stapleton
Lakewood	98 North Wadsworth • 80226 Belmar 355 Union Boulevard • 80228 Green Mountain
Littleton	8174 South Kipling Parkway • 80127
Parker	10169 South Parker Road • 80134

WEEKDAY LOBBY HOURS: M&F 9am-6pm, T-W-TH 9am-5:30pm

WEEKDAY DRIVE-UP HOURS: M&F 8am-6pm, T-W-TH 8am-5:30pm
(Arvada, Aurora, Cherry Creek, Green Mountain, Parker Branches Only)

SATURDAY LOBBY HOURS: 9 am-Noon
(Arvada, Belmar, Stapleton, Centennial, Littleton, Parker Branches Only)

SATURDAY DRIVE-UP HOURS: 9 am-Noon
(Arvada, Aurora, Cherry Creek, Green Mountain, Parker Branches Only)