



URGENT: Please Read the following notes and instructions— Kemba Peoria Members Only —> Systems Conversion Information

Welcome to Gale Credit Union!

The following pages contain some very important information to help make your transition to our new systems as a result of our merger. The effective date of the systems conversion is Saturday, July 1, 2023. When we open on Monday, July 3, 2023, everyone will be on the Gale Credit Union systems.

Help is always available. We have a staff now of 16 who are on standby to assist you in all areas, including Online/Mobile Banking, Bill Pay, Transactions, e-Services, lending, deposits and accounts, Debit Cards, Credit Cards, Membership and more.

Galesburg Staff: 309-343-1777

Peoria Staff: 309-693-6000

KEY DATES COMING UP:

- **June 30, 2023**—The last month for Kemba Member Statements generated from the current AMI Core System.
- **July 1, 2023**—All offices are closed so we can convert Kemba Members to the Gale Sharetec Core System.
- **July 1, 2023**—The Kemba Online and Mobile Banking App will no longer allow transactions or have the updated account information after the June 30, 2023 cut off.
- **July 3, 2023**—Kemba Members may begin signing onto the Gale Online and Mobile Banking Apps to access their funds and information.
- **July 3, 2023**—Kemba Members who use Bill Pay will need to enroll in Online Banking and begin using the Gale Bill Pay System.
- **July 31, 2023**—This is the last day Kemba Members who use online banking will be able to retrieve their June 30 (and before) statements from the Kemba Online and Mobile Banking system.
- **July 31, 2023**—This is the last day the Kemba website will be active. Go to: www.galecu.net

Key Contact Information: *(These people are your first call during the conversion for help.)*

Online / Mobile Banking questions: Kristine, Danielle, or Caitlin at 309-343-1777

Shazam Debit Cards or Credit Cards: Joy or Amy at 309-693-6000

Lending related questions: Amy at 309-693-6000 or Brittany at 309-343-1777

Deposit Product questions: Kaitlyn, Shelly, or Kristine at 309-343-1777

All Other questions: Randy or Kristine at 309-343-1777 or Joy at 309-693-6000

Or email us at gcu@galecu.net



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- ⇒ **Account Numbers:** Out of over 5,000 total Members, we only have about 41 who will need a new account number. We will contact those Members directly. Everyone else will retain their existing account numbers.
- ⇒ **Routing Number:** The routing number for Kemba Members will not change anytime in the near future. After July 1, the Kemba routing number will automatically merge into Gale in the background. Overtime, it will be phased out and moved to the Gale routing number of: 271184522
- ⇒ **ACH transactions:** [Including Direct Deposits and Automatic Electronic Payments] Electronic transactions will see no changes for Kemba Members for the near future. After the conversion on July 1, the Federal Reserve will implement their system to migrate the changes needed and we will work with any exceptions.
- ⇒ **Debit Cards:** Kemba Members will not need a new Debit Card. We are going to continue your Shazam network so your existing card will continue to work now and in the future. Replacement cards or card issues will be handled the same.
- ⇒ **Credit Cards:** We both use the same credit card vendor, so Kemba Members will not need a new credit card. Replacement cards, card issues, and payment addresses will be handled the same as it is now.
- ⇒ **Statements:** Your normal statements will continue either electronically or paper through the end of June 30, 2023. Beginning with the July 31, 2023 statements, your e-Statement will appear in the Gale CU Online Banking and paper statements will be mailed as they are now from Gale CU with no monthly fee.
 1. Kemba Members will need to download and save/print all of their stored electronic statements before July 31, 2023 as access to them will end after this date.
 2. After June 30, 2023, Kemba Members will not be able to conduct transactions on the Kemba Online Banking or Mobile app. Kemba Members will need to install and register to use the new Gale CU app (see next note).
- ⇒ **Online Banking:** The Kemba online banking system will work up to June 30, 2023. On July 3, 2023, all Kemba Members will need to go to www.galecu.net to enroll / log in to the new online banking system. Instructions will follow and we will provide personal service to help you. No updated information nor any transactions will be available on the Kemba online banking after June 30, 2023. Remember, as of July 1 conversion, all of your current account information will be on the new online banking that is accessed from www.galecu.net.
- ⇒ **Mobile App:** The Kemba mobile phone app will work up to June 30, 2023. On July 3, 2023, all Kemba Members will need to download the Gale Credit Union app using the Google or Apple play store. Once set up, you will be able to access all of your information on your mobile phone using the Gale CU mobile app. Again, we will help you with personal service as needed.
- ⇒ **Bill Payments:** The Kemba Bill Payment system will allow you to continue to schedule payments up to June 30, 2023 and will continue to deliver those payments in the month to follow. Starting July 3, 2023, Kemba Members using Bill Pay will simply tap on the Bill Pay icon inside the Gale CU online banking or mobile app to enroll in the Bill Pay—where there is no fee. Bill Pay conversion is a bit trickier since payees and bills will not transfer.
 1. Kemba Members should try to make note of all of their current Bill Pay Payees and associated information. We are attempting to do the same and hope that we can set up your payees in our system for you. More details will follow.
 2. The Gale Bill Pay on your mobile device has a Picture Pay feature. With this, you can simply take a photo picture of the bill you wish to pay (including all payee and account numbers), then set the amount and date to pay. Our system will automatically set up the payee for the next time.
 3. Kemba Members will need to verify and establish the correct amounts and dates to mail all recurring payments after July 3, 2023. We will assist as needed.
- ⇒ **Payroll Deduction and Automatic Transfers/Payments:** These settings will convert over to the Gale system on July 1,



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2023 and you should see no interruption at all.

- ⇒ **Share and Share Draft Accounts:** No changes will be needed by Kemba Members. All will convert on July 1, 2023 without interruption of service of accessibility to the Members.
- ⇒ **Loans:** No changes will be needed by Kemba Members as all loans will convert to the new system. Payments can still be made in the same place and format as you do today.
- ⇒ **All Other Services and Fees:** We do not foresee Kemba Members losing any current services and in fact, may even realize some new. Fees will convert to the Gale CU fee schedule which is nearly identical to Kemba, sometimes lower.
- ⇒ **Website:** On July 3, 2023, Kemba Members will use the Gale CU website www.galecu.net to login to the online banking. The Kemba website will be set to redirect Members to the new site and eventually will be deleted. In the meantime, Kemba Members can visit our site and learn all about Gale CU. I recommend <https://www.galecu.net/about-us/gcu-news-and-information>
- ⇒ **New Members:** Tell your family and friends, now they too can benefit by joining the Gale/Kemba team! Membership is open to all the area counties. All it takes is \$5.00 to open a savings account to be a Member.
- ⇒ **New Deposit Accounts:** Do you need additional accounts? Now, you can open as many savings or checking accounts as you need to keep your funds separate. We also offer:
 - Health Savings Accounts
 - Platinum High Balance Checking and Savings
 - Ultimate Rewards Checking Accounts
 - Monthly Certificate of Deposit Specials
 - Traditional, Roth, and Educational IRA Accounts
 - Business Checking Accounts
- ⇒ **New Loan Accounts:** We offer amazing rates for all and reward those with great credit history. Your loan options now include all types of loans to fit your needs, including: *(Qualifications apply)*
 - Mortgage Loans—New Loan Purchase or Refinance
 - Interest Only and Set Payment Home Equity Open Lines of Credit
 - Auto Loans up to 84 months
 - Motorcycle, ATV, UTV, Boats, Trailers, Campers, Motorhomes, and more
 - Small Tractors and Related Equipment, Lawnmowers, etc.
 - Share Secured and Credit Builder loans
 - Rewards VISA Credit Cards that build points
 - Overdraft Protection and Personal loans, and
 - Small Business Loans to our Members
- ⇒ **New Services:** Both Gale and Kemba Members will enjoy some newly added services in time. For now, just keep in mind we are here for you, our Members.

Again, some key tasks to remember to help conversion go smoothly for you:

- Save/Print your statements
- Make note of all Bill Payees and Payments Scheduled
- Download the Gale Credit Union Mobile App
- Browse our website and bookmark it for future use: www.galecu.net
- We will do the rest!