

Greetings,

Financial services you use today will transition to Broadview starting **June 3**. Nearly all your services will remain the same to ease the way. You're receiving this information because we want your experience to be as smooth as possible.

Please refer to your enclosed **Readiness Guide** and information sheets for:

- Your new Broadview member number and new account numbers
- Instructions for using Broadview digital banking
- Important dates to keep in mind

On Monday, June 3, access all services as a Broadview member.

Provide your new **member number** during conversations **with a Broadview associate.**

example: 12345678

Do you already use Broadview services?

You will keep your Broadview member number and your CAP COM accounts will carry over to it.

Your source for up-to-date information is the **Member Resource Center** at broadviewfcu.com/capcom.

Remember, we're here for you! For assistance today and along the way, please call, visit any branch, or chat on the website.

Thank you for banking with Broadview.

Sincerely,
Member Support Team

Building on our
experience to
serve you better



Information & Updates

Visit the
Member Resource Center
broadviewfcu.com/capcom



Questions? Let's talk
Visit any branch or call us
at 800-634-2340



Building on our experience
to serve you better

Readiness Guide



Banking with Broadview

✓ Staying the same

Keep banking as usual after the transition

- ✓ CAP COM Visa® cards (debit, credit) will keep working
- ✓ CAP COM paper checks can be used for your payments
- ✓ Automatic debits and credits (ACH) will post to your account as always
- ✓ Scheduled internal transfers to your accounts will continue as scheduled
- ✓ Scheduled external transfers to accounts elsewhere will continue as scheduled
- ✓ Direct deposits, i.e. paychecks, Social Security (ACH) will continue as scheduled
- ✓ Bill Pay payee and payment details will carry over
- ✓ You will receive your statements on the same schedule
- ✓ Nearly all financial products will remain the same

+ Added benefits

You might like

- + Full banking privileges at full-service Broadview branches
- + Primary and joint accounts included on one dashboard in your new Broadview online banking and mobile app
- + Live events and online learning through our Financial Well-Being services
- + Free credit score in your new Broadview online banking and mobile app
- + 24/7 live chat on the Broadview website and in Broadview digital banking

Banking with Broadview

The transition to Broadview is scheduled for June 1-2. On the enclosed transition schedule, you can see services that will be available and on pause. Full services resume Monday, June 3.

Account basics

All your accounts will move to Broadview

and nearly all services will remain the same. If you use digital banking, see the insert for instructions to log in to Broadview.

You will have one new 8-digit member number plus new 10-digit numbers for each account.

Why? Having all your accounts under one member number allows you to see them all in one view online.

If you're already a Broadview member, you will retain that member number. Your CAP COM accounts will be folded into your Broadview relationship and assigned new account numbers.

Names of a few account types will change

for simplicity's sake. For instance, Consumer's Choice Checking will become Free Checking and Owner's Choice Savings will be Choice Savings.

New direct deposits you add after the transition will require your new account number and Broadview's routing number 221373383. The routing number can always be found on broadviewfcu.com.

If you have overdraft protection, it will shift to parallel Broadview services. You can learn more at broadviewfcu.com/overdraft.





Digital banking

To log in to your accounts after the transition, please follow the enclosed instructions.

Joint account holders will create their own digital banking login and will be able to see all accounts they are joint owners on. If you want to remove a joint account holder, that person must make the request. For guidance, please contact us.

You can hide accounts from your view. Log in and click the gear icon for your dashboard settings. Uncheck accounts you don't want to see and click "Save." Hiding will not delete the account.

New digital banking features include:

- Access live chat from your account dashboard
- Create and track savings goals
- See visualizations of balances and spending
- Customize your dashboard image (browser only)
- Free credit score (optional), refreshed daily

If you use these account features, they will need your attention.

- **Account alerts** must be reset. You'll find alerts under "Account Tools" in digital banking.
- **Any card controls or alerts** you had set up will need to be reestablished on June 3 or after.
- **Text banking** has a new number. Reenroll through online banking.

Your Bill Pay information will carry over.

You'll see:

- Companies and people you pay
- Account numbers, amounts, and payment dates
- Upcoming scheduled payments
- 12 months of payment history

If you use these Bill Pay features, they will need your attention.

- Reminders and alerts will need to be reset
- To receive e-bills, you'll need to enroll

Frequently asked questions

Q. What's happening and when?

A. On June 3, Broadview will become the new home for your accounts. Your new website will be broadviewfcu.com.

Q. Will my account number change?

A. Yes. You will have one new member number and your account numbers will change. All your accounts will carry over automatically.

Q. What will happen if I already have an account with Broadview?

A. You will keep it. Your account(s) will be moved under your existing Broadview relationship.

Q. Why are you advising me to "nickname" my accounts by May 30?

A. In the future, all your accounts in Broadview digital banking will be under one username. This includes accounts with a spouse, child, or another person listed as joint on the account. To distinguish each one, it will be helpful to nickname your accounts and it only takes a few minutes. Log in from a browser (sorry, not the mobile app) and:

1. Click "My Settings" above your list of accounts
2. Nickname each account in the field at the right – and you're all set!

Q. Will everyone listed as primary and joint on accounts see activity in digital banking and on statements?

A. Yes. Each person will need to have a username and be able to view their primary and joint accounts. Broadview statements will be provided for those listed as primary, as they are today.

Q. Will digital banking look the same?

A. Digital banking will have a clean, new look plus some extra features such as live chat, goal setting, and free credit score. You can bank online with the Broadview app or via the website.

Q. Will I have access to my CAP COM digital banking accounts and app?

A. No, because once your accounts transition, you'll log in on Broadview's website or mobile app.

Q. Will I be able to see my account history?

A. You can access 18 months of account history in digital banking; 24 months if you receive eStatements.

Q. What about my monthly statements?

A. You will receive statements on the same schedule as you do today.

Q. Will I receive my paycheck, and other direct deposits I usually receive, in my Broadview account?

A. Yes. Your direct deposits, including your paycheck, Social Security, and other automatic deposits (ACH) will post to your account, as always.

Q. Will my usual branch continue to operate?

A. Yes. You can bank at any other location.





Q. Will staffing be the same?

A. Yes. The familiar people you're used to seeing will continue serving you.



Transition schedule

The transition to Broadview is scheduled for June 1-2. You can **keep using** ATMs and paying with your cards. Other services will be paused and you can reach us at the hours noted below. Full services will resume after the weekend. Please keep these dates in mind.

	Friday, May 31	Weekend, June 1-2	June 3 and Beyond
	Continue to use debit and credit cards and to make ATM withdrawals during this time.		
 Branches	Branches close 5:00 p.m. <ul style="list-style-type: none">• No digital banking after 5:00 p.m.• No phone banking after 5:00 p.m.	Branches closed <ul style="list-style-type: none">• No digital banking• No phone banking	Branches open <ul style="list-style-type: none">• Full services resume• Digital and phone banking resume• Continue banking as usual (see below)
 Call Support	800-634-2340, option 9 Hours: 7:00 a.m. – 6:00 p.m.	800-634-2340, option 9 Extended hours: 8:00 a.m. – 6:00 p.m.	800-634-2340, option 9 Extended hours June 3-16: Mon-Fri 7:00 a.m. - 11:00 p.m. Sat-Sun 8:00 a.m. - 6:00 p.m.
 Live Chat	24/7 at broadviewfcu.com	24/7 at broadviewfcu.com	24/7 at broadviewfcu.com
 Live Support at Broadview VTM	Hours: 8:00 a.m. – 5:00 p.m.	Extended hours: 8:00 a.m. – 6:00 p.m.	VTM Open <ul style="list-style-type: none">• Full services resume Mon-Fri 8:00 a.m. - 6:00 p.m. Sat-Sun 9:00 a.m. - 2:00 p.m.

Continue banking June 3 and beyond

Nearly all financial services you use today will carry over to **Broadview**.

Keep banking as usual after the transition

- ✓ CAP COM Visa® cards (debit, credit) will keep working
- ✓ CAP COM paper checks can be used for your payments
- ✓ Automatic debits and credits (ACH) will post to your account as always
- ✓ Scheduled internal transfers to your accounts will continue as scheduled
- ✓ Scheduled external transfers to accounts elsewhere will continue as scheduled
- ✓ Direct deposits, i.e. paychecks, Social Security (ACH) will continue as scheduled
- ✓ Bill Pay payee and payment details will carry over

NEW for you. Enjoy all banking privileges at full-service Broadview branches across New York.

NEW to do. If you use digital banking, please see the instruction sheet to log in after the transition.

Digital banking in 5 steps

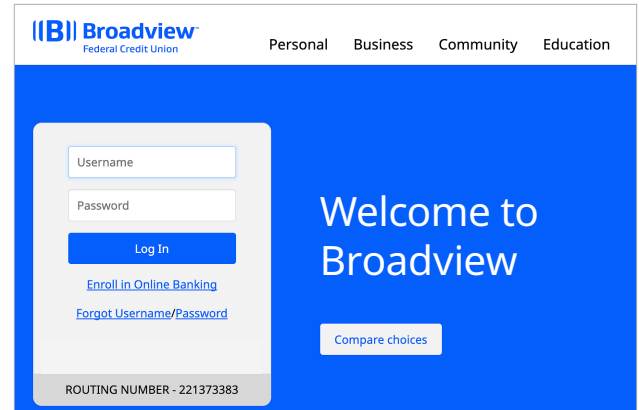
Log in to your accounts on or after **Monday, June 3.**

1 Go to broadviewfcu.com or download the app.

Primary account holders — Enter your existing CAP COM digital banking username and password. If you have multiple accounts, use the login from the oldest one. **If you already have a Broadview digital account, use that login.** A small segment of members will receive a letter with a new username.

Joint account holders — Joint account holders who don't already have a primary account must enroll before logging in. You'll need your new member number included in this package. Under the "Log In" button, select "Enroll in Online Banking" (in the app, "Register a New Account").

QUICK TIP: Unsure of your login credentials? Select "Forgot Username/Password."



2 Select "Yes, I am the primary owner" or "No, I am not." if you are only a joint account holder.

Let's get you set up for Broadview digital banking.

To log in to your accounts, you'll need to confirm your identity and create a password. First, are you the primary owner or a secondary joint owner on the account? The primary owner is usually the one who opened the account. If you are the secondary owner, you must register for your own online account.

[Yes, I am the Primary Owner](#)

[No, I am not. Please take me to the login page so I can register for my own online account.](#)

3 To verify your identity, enter your username again and your full Social Security number (SSN).

Confirm You Are The Primary Owner

The following information is used to verify your membership with Broadview FCU and that you are the primary owner of the account(s).

Username

SSN/TaxID

QUICK TIP: Your Social Security number may not be accepted if you have more than one primary account. Return to Step 1 and try to log in with your other username(s).

4 Choose text or call to receive your code.

Password Reset Method

- SMS Text
A one-time code will be sent to your mobile phone.
- Voice Call
You will get a call that reads a one-time code to you.

Verification Code

A 6-digit code has been sent to your phone number (***) ***-756.

Enter Code

Code Will Expire In 5 Minutes

[Resend code](#) or [Change method](#)

QUICK TIP: If you chose "SMS Text," it will come from 365247. We will never ask for this code or include a link.

5 Create new password.

Create your password

Your password must be between 8 and 256 characters in length, contain at least one lower case letter, at least one upper case letter, at least one number, and at least one of the following special characters ~, @, #, \$, %, ^, &, *, +, =, ', |, {, }, ;, :, !, ~, ?, (,), [,], and -).

Password *

Confirm Password *

QUICK TIP: If you shared your password in the past, set a new one.

Ways to contact us

Please reach out to us if you need assistance.



Go To

broadviewfcu.com/capcom



Call

800-634-2340 Option 9



Chat 24/7

broadviewfcu.com



Visit

Any branch

Services and support

Thank you for staying informed.

For the most up-to-date information, scan this code or visit the **Member Resource Center** at broadviewfcu.com/capcom.



Reminder: Fraud Safety Tips

Our team may call or email you to confirm your contact information, so you receive important communications.

Our team will NOT contact you and ask for your account number, access codes, usernames, or passwords. Beware, don't share!

When in doubt, reach out. If you're uncertain about a message or conversation, please contact our team at 800-634-2340.

Have more questions?

Contact us for answers.



Go To

broadviewfcu.com/capcom



Call

800-634-2340 Option 9



Chat 24/7

broadviewfcu.com



Visit

Any branch