

**Welcome to
Navigant Credit Union
We are happy to have you!**

Membership Guide - October 2023



Greetings from the President/CEO



Dear Member,

Welcome to Navigant Credit Union! On October 1st, PGE Federal Credit Union legally became Navigant Credit Union. I wanted to take this opportunity to thank you for allowing us to serve you.

The next important step of your transition to Navigant Credit Union is the account conversion, which will take place on Friday, December 1st. This booklet contains all the information you need for a smooth transition of your accounts and balances from PGE systems to Navigant systems.

Up until we finalize the account conversion on December 1st, you can continue to conduct your banking in the same manner as you do today. This includes accessing all your accounts in the branch located at 179 West River St., Providence

RI during its standard hours of operation, online with your current username and password at www.pgecu.org, or by telephone at (401) 421-2436.

You can also continue using your PGE Federal Credit Union checks, and your PGE VISA Debit Card until Thursday, November 30th at 5pm. There will be no interruption in your pre-authorized electronic transactions - such as direct deposits - until account conversion on December 1st. With respect to your PGE Federal Credit Union loans, you may continue to make payments in the manner you currently do, and all rates and terms will be honored as part of the account conversion on December 1st.

You can find more details on how to plan for accessing your accounts and making updates to your pre-authorized transactions, loan payments and other account-related needs after December 1st within this booklet, or by contacting our Contact Center at 401.233.4700. Selecting Option 8 will route you to a group of member service advisors prepared to assist you with your transition from PGE to Navigant.

NCUA federal insurance coverage for deposit accounts remains in effect. If, as a result of the merger, you have accounts at Navigant Credit Union that exceed the maximum \$250,000 insurance limit, those deposits will be covered for a period of 6 months after the merger, allowing you time to visit a branch office so we may discuss your options to properly insure your deposits.

Navigant is excited to have a branch in Providence and the PGE Branch location will be our 25th location across the state of Rhode Island. We invite you to visit any one of our branches to learn more about the benefits of Navigant membership, including our consumer-friendly traditional and digital banking products and services we provide, along with a complete suite of small business deposit and loan products and expert advice and guidance to improve your financial well-being.

We are confident that you will be happy with your relationship at Navigant Credit Union, and look forward to serving your financial needs.

Sincerely,

A handwritten signature in black ink, which appears to read "Kathleen C. Orovitz". The signature is fluid and cursive.

Kathleen C. Orovitz
President/CEO
Navigant Credit Union

Channel Availability

	PGE FCU	NCU	Notes
PGE FCU Branch	Closed Friday, December 1 st	Open Monday, December 4 th at 9:00am	
Checks	Destroy on Thursday, November 30 th	Begin using on Friday, December 1 st	NCU will issue a complimentary starter pack of 40 checks to all PGE FCU members. Checks will be received no later than December 1 st .
Debit Cards	Destroy on Thursday, November 30 th	Begin using on Friday, December 1 st at 5:00pm	You may use your PGE FCU Debit Card for in-store and online purchases until Thursday, November 30 th at 5:00pm. Your new NCU Debit Card requires activation prior to Friday, December 1 st to be eligible for use on Friday, December 1 st at 5:00pm.
Online Banking	Not accessible after Thursday, November 30 th at 5:00pm	Enrollment may begin on Friday, December 1 st at 5:00pm	You will need to register for NCU Online Banking. Any transfers scheduled within PGE FCU Online Banking will need to be created on Friday, December 1 st within NCU's Online Banking platform.
Bill Pay	Not accessible after Wednesday, November 22 nd at 5:00pm	Enrollment may begin on Friday, December 1 st at 5:00pm	See page 12 for instructions on using Bill Payment.
Mobile Banking	Not accessible after Thursday, November 30 th at 5:00pm	Enrollment may begin on Friday, December 1 st at 5:00pm	Please download the Navigant Credit Union mobile app by visiting Apple App Store or Google Play™.
Mobile Remote Deposit	Not accessible after Wednesday, November 22 nd at 5:00pm	Enrollment may begin on Friday, December 1 st at 5:00pm	See page 09 for instructions on using Mobile Remote Deposit.
Telephone Banking	Not accessible after Thursday, November 30 th at 5:00pm	Enrollment may begin on Friday, December 1 st at 5:00pm	See page 06 for instructions on using Telephone Banking.
E-Statements	Not accessible after Thursday, November 30 th at 5:00pm	Enrollment may begin on Friday, December 1 st at 5:00pm	E-Statement history within PGE FCU Online Banking will be permanently unavailable after Thursday, November 30 th at 5:00pm. Please print any statements needed prior to that day.

Important Account Information

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- 06..... Digital Services**
- 14..... Statements and e-Statements**
- 16..... Deposit Accounts**
- 18..... Consumer Loans**
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- 22..... Direct Deposit**
- 23..... Journey Rewards Checking Promotion**

How This Merger Impacts You

What's Happening

The account conversion component of the Postal Government Employee Federal Credit Union (PGE FCU) transition will take place on **Friday, December 1st**. Below are important changes to your membership as you transition from PGE FCU to Navigant Credit Union.

This conversion process includes moving your accounts and all the balances from the PGE FCU system to the Navigant Credit Union system. We are working diligently to minimize any inconveniences during this transition and appreciate your understanding.

The PGE FCU location will be closed on **Friday, December 1st**, and will open for business on **Monday, December 4th**.

Starting **December 1st, after 5:00pm** you may start to enjoy all of Navigant Credit Union's services, including our 24 other branch locations.

Membership

PGE FCU required five dollars (\$5.00) be deposited in a share savings account to be a qualified voting member of the Credit Union. At Navigant Credit Union, the first ten dollars (\$10.00) of any deposited funds by a member constitutes the purchase of one member share and voting rights. For a joint account, each of the next increments of ten dollars (\$10) deposited constitutes the purchase of shares by the next named joint account holder until shares have been purchased for each account holder.

NCUA Deposit Insurance

NCUA will continue to federally insure your deposit account(s) once you become a member of Navigant Credit Union. If your deposits exceed NCUA's maximum insurance limit of \$250,000, then it will be insured for a grace period of 6 months following your account transfer on **December 1st** to Navigant Credit Union. Prior to the end of the grace period, please speak with a member service representative to discuss the best way to maximize your insurance protection.

Member Numbers

When you initially opened your account at PGE FCU, you were assigned a member number. As part of the account merger, you will be assigned a new member number. In the PGE FCU system, you may have multiple accounts associated with more than one member number. With the merger, we will be consolidating multiple member numbers into one member number.

The significant benefit to this change is that our staff will see all accounts that you are associated with when you visit a branch office or call our Contact Center. This consolidated view of your total relationship with Navigant Credit Union will result in a more efficient member experience.

Account & Routing Numbers

As part of the account merger, you will be assigned a new account number for both your loan and deposit accounts. Additionally, your routing number for ACH and electronic transactions to or from your deposit or loan accounts must be updated to **211589828**. Please refer to page 22 for a direct deposit form, which includes the routing number. **In a future communication, we will provide you with details regarding your new account number(s).**

Direct Deposit

Due to the changes to your routing & account numbers, direct deposits (including payroll deposits, Social Security, Supplemental Security Income (SSI) benefits, VA benefits, etc.) will be impacted as part of the account conversion. If you wish to setup a new direct deposit, please use the form on page 22 and provide it to your payroll department.

Your direct deposits will post one business day early. If your employer is delayed in sending their funds, then the deposit will be delayed.

You will need to contact any third parties that currently withdraw or deposit funds from or into your PGE FCU account electronically and provide Navigant Credit Union's routing number (211589828) as well as your new account number(s).

Internal Transfers

If you have any internal transfers established between your PGE FCU deposit accounts and/or loan accounts, these transfers will not be converted as part of the account conversion.

Please call 401.233.4700, option 8, or visit your local NCU branch to set up automatic payments for your loans and/or between deposit accounts.

Retirement Accounts

On **December 1st**, your PGE FCU Retirement Investment (Traditional, Roth, Coverdell) is being amended as Navigant Credit Union is the new custodian of your IRA. This amendment does not affect the maturity date or terms of any investment of your IRA. Rates on IRAs will be honored through their maturity dates. This account will automatically renew at maturity.

The interest rate will be the same that we offer on new term accounts of the same type and structure. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty from Navigant Credit Union (IRS regulations will apply). You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period) or we receive written notice from you within the grace period.

If you are an account owner of a PGE FCU Retirement Plan, an amendment will be mailed to your address, on **Friday, December 1st**, that describes the changes. **You are required to complete and sign the accompanying IRA application and return a copy to us to have this amendment apply.** This ensures that, as your new custodian, we have complete and up-to-date information for your IRA.

Certificate of Deposits

PGE FCU will pay interest/dividends on qualifying deposit accounts (savings, checking, money markets) through **Thursday, November 30th**. Navigant Credit Union will no longer be offering the option to receive a monthly interest check for the amount earned on your time deposit and/or retirement account.

Your available options are:

- Transfer the funds to an internal account at NCU
- Transfer the funds to an external account at another financial institution
- Keep your interest in the account

Please visit your local branch or call our Contact Center at 401.233.4700 on/or after **December 1st** to discuss alternative options and hear additional information.

Rates on CDs will be honored through their maturity dates. This account will automatically renew at maturity to a comparable term at the published interest rates. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period) or we receive written notice from you within the grace period.

Dividends

On **Thursday, September 28th, 2023**, PGE FCU paid 3% dividends on balances as of September 30, 2022, on qualifying deposit accounts.

Interest

PGE FCU will pay interest on qualifying deposit accounts (savings, checking, and CDs) through **Thursday, November 30th**. Navigant Credit Union pays interest monthly.

Savings Accounts

Rates will be reset to Navigant Credit Union rates and will be available online and on your statements after **December 1st**. You will receive a statement for each of your deposit account(s). Deposit statements are produced either on a monthly or a quarterly basis, depending on if there are ACH or electronic transfers completed.

Checking Accounts

On **December 1st**, your checking account will be converted to a Personal Checking account. Rates will be reset to Navigant Credit Union rates and will be available online and on your statements after **December 1st**.

Please discontinue and destroy your supply of PGE FCU checks on **Thursday, November 30th**. A complimentary starter pack of 40 checks will be mailed to all members who have an active checking account, and will be received no later than **Monday, December 1st**. Your starter pack will only contain the primary account holder's name and address. Please call our Contact Center at 401.233.4700, option 8, for your available future order options.

Overdraft Privilege

Navigant Credit Union automatically enrolls members into the overdraft privilege program. Our privilege limit is \$750 on our personal accounts. This coverage is available on your checking and savings account(s). Contact a Navigant Credit Union representative for additional information on the program or visit navigantcu.org.

Overdraft Transfer Source

As part of the account transition, there will be no disruption to your **checking and savings** accounts linked for overdraft transfer.

Debit Cards

Your current PGE FCU Debit Card will be deactivated on **Thursday, November 30th at 5:00pm**. If you have an active PGE FCU Visa Card, Navigant Credit Union will be issuing a new Visa Debit Card that will be received no later than **Thursday, November 30th**. If your PGE FCU Debit Card was inactive, we will not be issuing a new Navigant Credit Union Debit Card.

Once you receive this card you may activate it immediately; however, your card will not be available for use until **5:00pm on Friday, December 1st**. Our goal is to bring up services as soon as possible on **December 1st**. Please check in periodically on the Navigant Credit Union website, and/or Facebook page for the most up-to-date information.

If you note any discrepancy with your card or experience an issue activating your card, please call our Contact Center at 401.233.4700, option 8.

You will need to update all automatic payments associated with your PGE FCU Debit Card by providing your new Navigant Credit Union Debit Card number to the merchants.

Navigant Credit Union debit cards have a daily \$1,020 ATM withdrawal limit, and a \$5,000 point of sale limit. **If you are traveling on/before December 1st, please call our Contact Center at 401.233.4700 to place a travel exclusion.**

Your new Navigant Credit Union Debit Card can be linked to Apple Pay, Samsung Pay or Android Pay. We also offer Card Controls and a Round Up feature, where you can build your savings by rounding up the change on card purchases to the nearest dollar. Visit navigantcu.org to learn more about these new services.

Shared Branching / Co-Op Network

Navigant Credit Union does not participate with the Co-Op Network. As of **November 30th** the Providence ATM will no longer accept Shared Branching deposits.

Offsite ATMs

The PGE FCU ATMs that were located at the VA hospital, at 84 Chalkstone Ave, Providence RI, 02908, and at the Post Office, at 24 Corliss St, Providence RI, 02910, were removed effective **September 15th**.

Consumer Loans

Your loan rate and payment will remain unchanged.

If you have scheduled payments established with another financial institution (i.e. Bill Payment, or ACH), then you will need to update your loan account number and provide Navigant Credit Union's mailing address for payments scheduled after November 30th.

Late charges: If your payment is more than 10 days late, you will be charged a late fee of 5% of the monthly principal and interest payment, with a minimum charge of \$10.

Loss Payee / Lien Holder: Please note that notice needs to be given to your insurance company naming Navigant Credit Union as the new loss payee / Lien Holder.

Navigant Credit Union
1005 Douglas Pike
Smithfield, RI 02917

Pay Your Loan (a service which allows you to make NCU loan payments with a credit card online): You will need to enroll in this service through: www.navigantcu.org.

Guaranteed Asset Protection & Extended Warranty

There will be no disruption to your coverage for PGE FCU members enrolled in the Member's Choice Guaranteed Asset Protection and/or Mechanical Repair Coverage.

For any GAP or Extended Warranty claims, cancellations, or questions, members can call 888.753.7678.

Home Equity Line Of Credit (HELOC)

Please discontinue and destroy your supply of PGE FCU Line of Credit checks on **Thursday, November 30th**. Checks will be mailed to all members who have an active Home Equity Line of Credit, and will be received no later than **Friday, December 1st**. Additionally, you can access your Line of Credit funds via online banking and/or at any Navigant Branch. Please call our Contact Center at 401.233.4700, option 8, for your available future order options.

Mortgage Loans

Your loan rate and payment will remain unchanged. As of **December 1st**, Navigant Credit Union will assume all responsibility for the servicing of your Mortgage / Home Equity Loan / Home Equity Line of Credit.

Loss Payee / Lien Holder: Please note that notice needs to be given to your insurance company naming Navigant Credit Union as the new loss payee / Lien Holder.

Navigant Credit Union
ISAOA/ATIMA
PO Box 390382
Minneapolis, MN 55439

Member Rewards

TruStage - Life, Accidental Death, and Dismemberment, Auto and Home: For member elect insurance, you will experience no disruption to your coverage, services, or your premiums. To ensure a seamless transition, we will provide updated ACH information to TruStage for routing of your ACH payments.

Credit Life and Disability Insurance

Group Credit Insurance Policy: Your credit insurance purchased under PGE FCU Group Insurance Policy will be terminated on **November 30th**. A formal communication will be delivered to enrolled members within a week. To continue protecting your loan, visit your local branch or call our Contact Center at 401.233.4700 to enroll in the Loan Assist program with Navigant Credit Union. Claims submitted for covered events that occurred on or before **November 30th** will be processed according to the terms of the coverage then in force.

Delta Dental

Effective **November 30th, 2023**, if you have Delta Dental through PGE FCU, please contact Delta Dental with your new routing number (211589828) and your Navigant Credit Union account number.

Digital Services

Telephone Banking

Beginning **Friday, December 1st, after 5:00pm**, members can access Navigant Credit Union's telephone banking services. Please note the new telephone banking number is 401.233.3100. Our goal is to bring up services as soon as possible on **December 1st**. Please check in periodically on the Navigant Credit Union website and/or Facebook page for the most up-to-date information.

Follow the steps below to get started with Telephone Banking:

Step 1: Dial 401.233.3100

Step 2: Select your language

Step 3: Press "1" for balance, transaction details, transfer, or account access Press "2" for debit and credit card support

Step 4: Enter your Navigant Credit Union member number

Step 5: Enter your PIN - month and year of birth (MMYY)

Step 6: If we do not have a date of birth on file, the PIN will be the last 4 digits of the zip code of your primary address

Step 7: Follow the prompts

Note: If you are already a member with Navigant Credit Union, you will continue to access Telephone Banking the same way you do today. Your PGE FCU accounts will be added to your profile automatically.

For a breakdown of the Telephone Banking call flow, please refer to page 7.

Telephone Banking Call Flow

1. Balance, Transaction Details, Transfers or Account Access

1. Transfer Funds

When calling telephone banking, please reference these options, as the prompts are specific to your account(s).

• Checking Information

1. Balance information/last deposit
2. Transaction history
3. Transfer funds menu (checking or savings)
4. Make a payment (to loans)
5. Interest information (current / prior)
6. Select another account or change PIN

• Savings Information

1. Balance information/last deposit
2. Transaction history
3. Transfer funds menu (checking or savings)
4. Make a payment (to loans)
5. Interest information (current / prior)
6. Select another account or change PIN

• Certificate Information

1. Current balance
2. Transaction history
3. Interest information (current / prior)
4. Select another account or change PIN

• Loan Information

1. Balance information/loan payment
2. Review transactions
3. Interest information (current / prior)
4. Loan transfer funds (savings or checking)
5. Loan payments
6. Select another account or change PIN

• Change Telephone Banking PIN

2. Debit and Credit Card Support

1. To report a card lost/stolen or for questions about the card account

2. To initiate a dispute for fraud or non-fraud transactions

3. Credit Card Assistance

Repeat Menu

0 Hidden Transfer to Contact Center Specialist

9 Return to Previous Menu



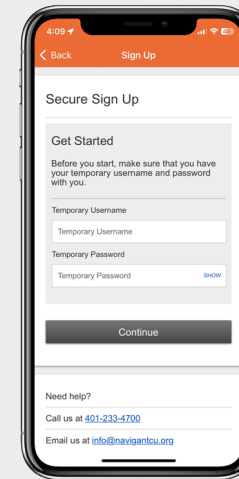
Mobile Banking

Beginning **Friday, December 1st, after 5:00pm**, members can access Navigant Credit Union's Mobile Banking services. Our goal is to bring up services as soon as possible on **December 1st**. Please check in periodically on the Navigant Credit Union website. To access Mobile Banking, follow the steps below:

Download the Navigant Credit Union App*

Please download the Navigant Credit Union mobile app. Visit the Apple App Store or Google Play™ to download the app on your mobile device. You will be able to start using the app on **Friday, December 1st, after 5:00pm**.

Please follow the instructions below for setting up Mobile Banking. *If you register for Navigant Credit Union Online Banking on a personal computer first, you will use your new username and password to sign into the mobile app.*



Step 1:

Once downloaded, open the app. Click on the "Sign Up" option located in the bottom left of the footer.

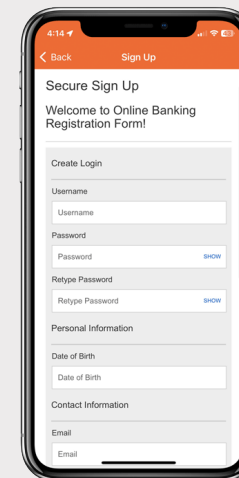
Step 2:

For first-time login, use the following credentials:

User ID - Type in your full Social Security Number (no dashes).

Password - Month and year of birth (MMYY).

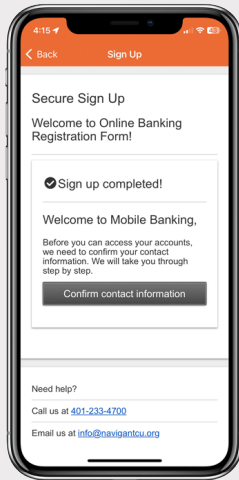
Note: If we do not have your date of birth on file, the initial password will be the last four (4) digits of the zip code of your primary address.



Step 3:

You will be prompted to choose a new user name and password. Provide your date of birth and valid email address. Accept the terms and conditions then click Complete Sign Up.

*Data and messaging charges may apply.



Step 4:

Click "Confirm contact information" and follow the steps.

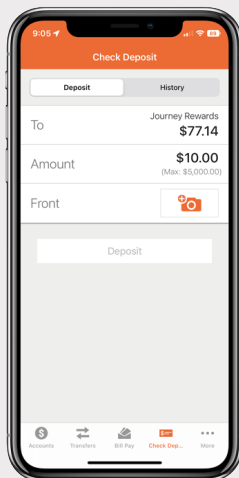
Once signed in, feel free to explore all of the great digital services that Navigant Credit Union offers such as Mobile Deposit and Pay a Person.

Note: If you are already a member with PGE FCU and Navigant Credit Union, you will continue to access Navigant Credit Union's Mobile Banking the same way you do today. Your PGE FCU accounts will be added to your profile automatically.

Mobile Remote Deposit

Beginning **Friday, December 1st, after 5:00pm**, members can access Navigant Credit Union's Online Banking services and enroll for NCU's Mobile Remote Deposit. PGE FCU's Mobile Remote Deposit services will no longer be accessible after **November 22nd at 5:00pm**. Our goal is to bring up services as soon as possible on **December 1st**. Please check in periodically on the Navigant Credit Union website.

Please follow the instructions below for setting up Online Banking:



Step 1:

Once downloaded, open the app. Click on the "Check Deposit" option located in the bottom left of the footer.

Step 2:

Select the account you would like to deposit to and enter the check amount (\$5,000.00 max).

Step 3:

Enter pictures of the front and back of your check. This option will only appear once the check amount has been entered.

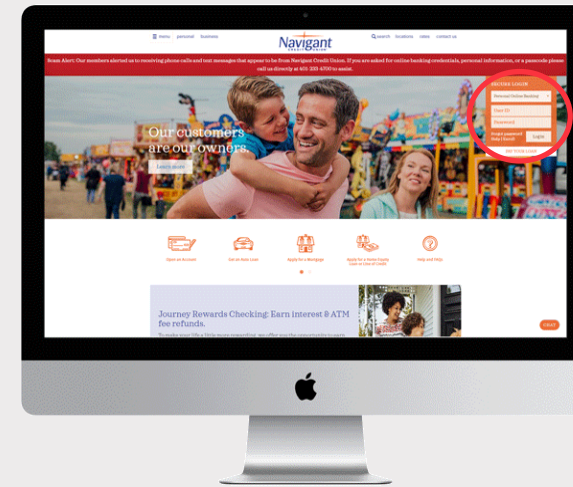
Step 4:

Click "Deposit" to finalize your transaction.

Digital Banking

Beginning **Friday, December 1st, after 5:00pm**, members can access Navigant Credit Union's Online Banking services. Our goal is to bring up services as soon as possible on **December 1st**. Please check in periodically on the Navigant Credit Union website.

Please follow the instructions below for setting up Online Banking:



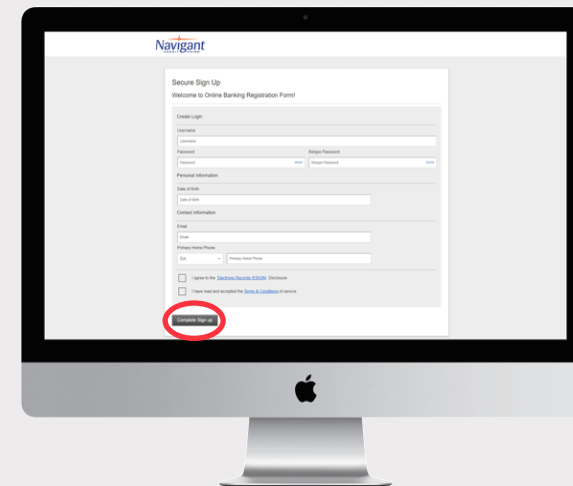
Step 1:

Head over to navigantcu.org and locate the Online Banking login box on the right side of the screen. Choose "Personal Online Banking" from the dropdown.

Step 2:

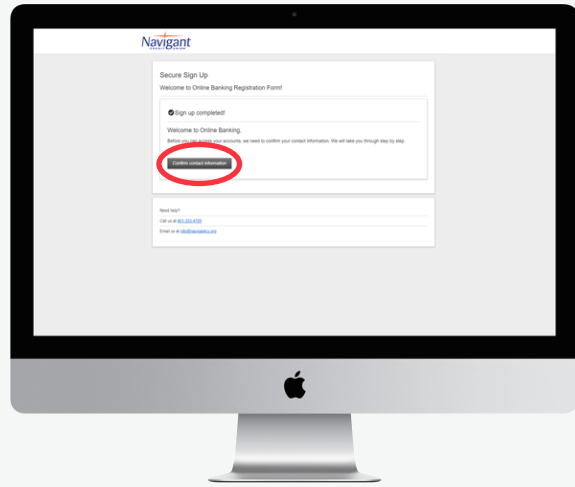
For first-time login, use the following credentials:
 User ID - Type in your full Social Security Number (no dashes).
 Password - Month and year of birth (MMYY).

Note: If we do not have your date of birth on file, the initial password will be the last four (4) digits of the zip code of your primary address.



Step 3:

Follow the prompt to create your new user ID and password. Enter your date of birth and valid email address, then click the Complete Sign-Up button.



Step 4: Click "Confirm contact information" button. Select where you would like to receive your verification code to confirm your contact information. After successful verification you are ready to use Online Banking.

Once signed in, feel free to explore all the great digital services that Navigant Credit Union offers behind Online Banking, such as eStatements, Money Management, Move Money & Alerts, just to name a few.

Note: If you are already a member with PGE FCU and Navigant Credit Union, you will continue to access Navigant Credit Union's Online Banking the same way you do today. Your PGE FCU accounts will be added to your profile automatically and will be visible; however, not accessible during our transition period.

Need help?

Give us a call at 401.233.4700, option 8, and we will be happy to help.

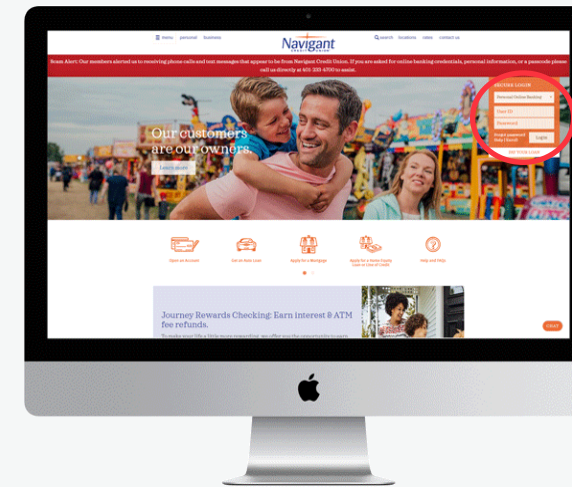
Bill Payment

Scheduled bill payments and recurring payments will only process up to **Wednesday, November 22nd at 5:00pm.** Therefore, you will need to make other payment arrangements until you can register for Navigant Credit Union's digital banking on **Friday, December 1st, after 5:00pm.** Prior to **Wednesday, November 22nd,** please login to your PGE FCU online portal and document all your active payees.

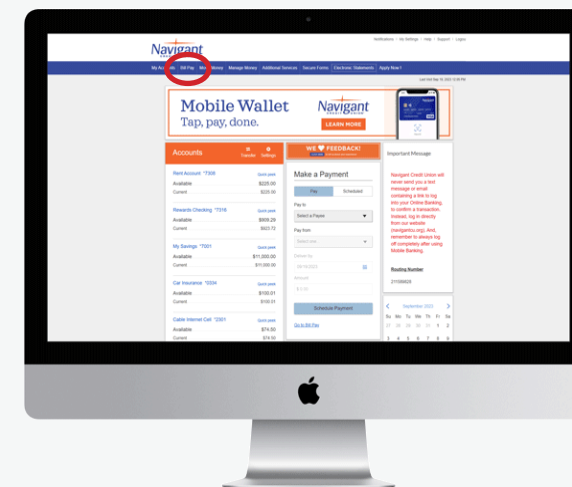
Your payee information will need to be entered into Navigant Credit Union's bill payment solution after successful registration with NCU's digital banking and bill payment service. Prior PGE FCU payee information will not be converted into the NCU's bill payment portal.

Bill Payment Setup:

Once you have set up Digital Banking, you can follow these four simple steps to enroll in Navigant Credit Union's Bill Payment:



Step 1: Log into your Navigant Credit Union online banking account with your user ID and password.



Step 2: Once logged into your Online Banking, click on the Bill Pay link in the navigation bar.

Statements and e-Statements

Important Notices

All members who are enrolled for PGE FCU eStatements will receive a paper statement for the October and November statement cycle.

If you currently receive a statement that includes your deposit and loan accounts, going forward they will no longer be combined. You will receive a statement for each of your deposit accounts and a separate statement for each loan account. Deposit statements are produced either on a monthly or a quarterly basis, depending on if there are ACH or electronic transfers completed. Loan statements are produced based on your payment frequency.

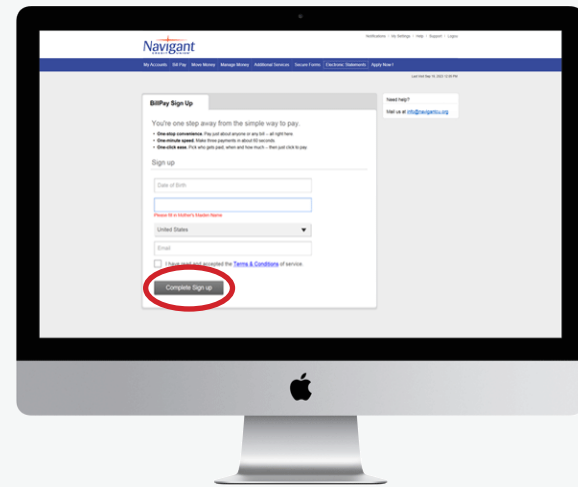
To discuss options to combine your deposit statements, please call our Contact Center at 401.233.4700, option 8, or email us at info@navigantcu.org.

Print Your Statements

Access your PGE FCU eStatements portal and print them before November 30th, as prior PGE FCU eStatements will not be available in the Navigant Credit Union digital document portal.

Access Your New Statements

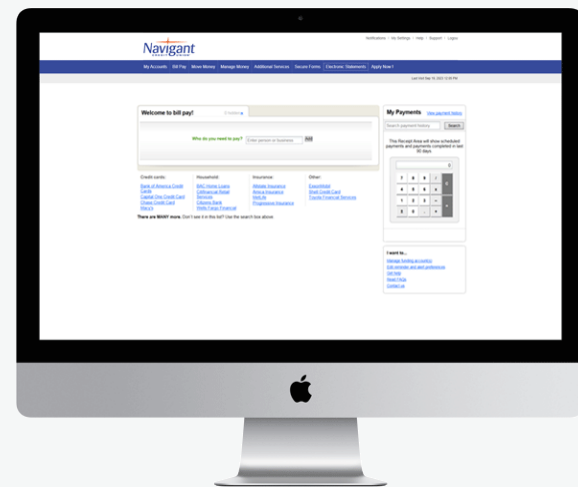
Once enrolled in Navigant Credit Union's digital banking, you may register for Electronic Statements. Follow the steps below to register for Electronic Statements:



Step 3:

You will be prompted to enter your date of birth, mother's maiden name, email address and accept the disclosure.

Click the Complete Sign Up button to submit your application.

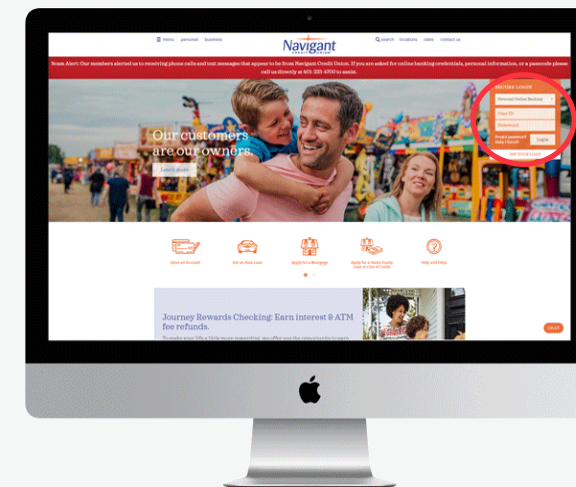


Step 4:

You will receive an email once your application has been approved. If you do not receive a confirmation email, please remember to check your Spam folder. Once approved, you may begin adding payees and scheduling payments on or after **December 1st**.

Need help?

Give us a call at 401.233.4700, option 8, and we will be happy to help.

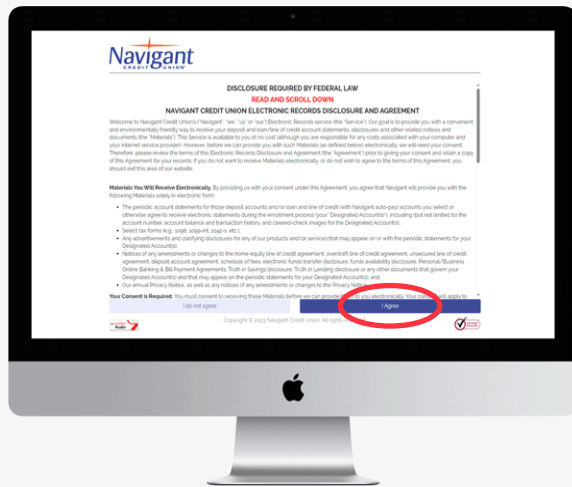


Step 1:

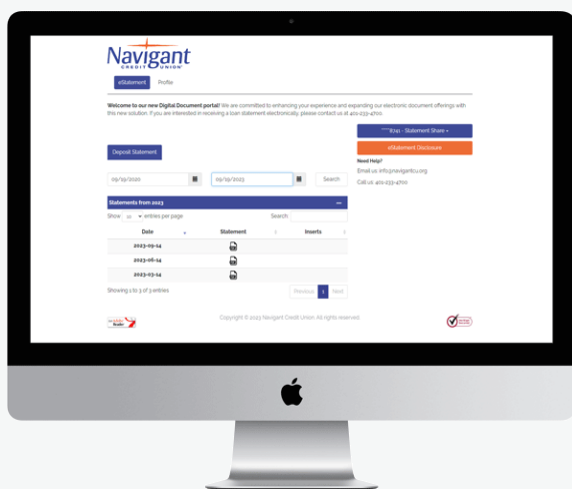
Log into your Navigant Credit Union Online Banking account with your user ID and password.



Step 2:
Once logged into Navigant Credit Union's Online Banking, click on the Electronic Statements link in the navigation bar.



Step 3:
You will be presented with a PDF preview. Select the "I CAN see it" option. Then you will be prompted with a Consent and Authorization agreement. Once you read and agree to the terms in the agreement, verify your email and click "Accept". You will receive an enrollment confirmation email. If you do not, please remember to check your Spam folder. You will receive an email notification each time a new document is ready for viewing.



Step 4:
Once you hit "Submit", you will be taken to the eStatements dashboard, where you can view eStatements for all your Navigant Credit Union accounts.

Note: Electronic Statements are only eligible for Primary Account Holders and Joint Account Holders.

To learn more, please contact Navigant Credit Union at 401.233.4700.

Need help?

Give us a call at 401.233.4700, option 8, and we will be happy to help.

Deposit Accounts

At Navigant Credit Union we offer a vast variety of deposit and loan products. We are looking forward to continuing and expanding our relationship.

Savings Accounts

Statement Savings Account

Start earning interest every month simply by keeping a \$10.00 minimum balance. We give you free on-site ATM access with no service charge.*

Kickstart Savings Account

It is never too early to kickstart financial growth.

1. Available to children 12 years of age and younger.
2. Perfect account to save birthday money or deposit allowances.
3. Plus, we will credit your account \$5.00 every birthday until you are 12!

Money Market Accounts

Compass Money Market - Simply keep a \$2,500 minimum balance to earn a premium interest rate each month.

Relationship Money Market - Keep a \$5,000 minimum balance to earn our tiered interest rate each month.

Statement IRA Savings / Money Markets

Opening your Statement Traditional, ROTH, or Coverdell Education IRA could be the most significant financial decision you make this year. With an opening deposit as low as \$500.00, your money will grow while being protected. You'll have a financial plan in place that will enable you to enjoy an attractive lifestyle when you retire.

Time Deposits

Certificates of Deposit (CDs)**

Maintain at least a \$500 balance and watch your interest compound. Available terms from 6 months to 5 years.

Individual Retirement Accounts (IRAs)**

Opening your Traditional, ROTH, or Coverdell Education IRA could be the most significant financial decision you make this year. With an opening deposit as low as \$500.00, your money will grow while being protected.

Checking Accounts

Journey Rewards Checking

To make your life a little more rewarding, we offer you the opportunity to earn a high yield on balances up to \$20,000, plus refunds on ATMs used nationwide. To qualify for Journey Rewards Checking, our premier account, fulfill these three simple criteria:

1. Enroll to receive your eStatements
2. Make one direct deposit or automatic payment per monthly cycle
3. Make 12 debit card purchases per monthly cycle

Personal Checking

With our Personal Checking, we help you avoid those pesky \$10.00 low-balance fees when you meet one of the following criteria:

- Enroll in monthly direct deposit
- Are 50 years of age or over
- Able to maintain a minimum daily balance of \$500

*Fees may apply to offsite ATMs. **A penalty may be imposed for IRA and CD withdrawals before maturity.

Relationship Checking Account

Our Relationship Checking offers unlimited check writing and the ability to order checks for free once a year.

- Low-balance fee is waived when you maintain a daily deposit balance across all accounts of \$5,000.

Embark Account

A digital-focused account intended for 13-22 year olds. Open this account with just \$10, and enjoy no fees.

- Money Management
- Round-up to Savings Account
- Card Controls
- Mobile Deposit

Business Banking

Quest Performance Checking

- Pay no minimum balance
- Enjoy no monthly service charge
- Make 250 transactions per month free*

Quest Balance Checking

- Make unlimited transactions
- Maintain an average daily balance of \$5,000 or pay a simple \$10 monthly service charge

Quest Business Money Market

You want your money to work as hard as you do. We get that. With the Quest Business Money Market account, the more you save, the more you earn in interest.

Anchor Business Checking

On balances between \$25,000 and \$99,999.99.

Anchor Money Market

Earn a high interest rate on balances of \$10,000 or greater. Must have an active business checking account.

*Over 250 Transactions - \$0.30 per item. Transactions include Checks paid/withdrawals, Deposits, ACH debits and credits, POS/Debit transactions. Each check deposited equals one transaction. Accounts are subject to approval.

Consumer Loans

Auto Loans

Whether you're in the market for a new or used car, we've got a low-rate auto loan with terms that will fit your budget.

Motorcycles + RVs + Boats*

Whether you prefer two wheels, four wheels, or no wheels, we'll get you headed in the right direction with one of our motorcycle, RV, or boat loans.

Personal Loans*

Flexible terms with a fixed rate at a competitive interest rate.

Smart Start Loans

Flexible 90-day repayment with loan amounts up to \$600.

- Competitive rate of 18% APR and a low application fee

Shared Secured Loans

With a Shared Secured Loan, you borrow against your Navigant Credit Union funds on deposit and receive a low-rate loan, while still earning interest on the money you put forth as collateral for the loan.

Cash Reserve Line of Credit

The quick way to borrow what you need, and an alternative to carrying costly credit card balances.

- Instant credit decision for line amounts up to \$5,000
- Competitive variable interest rate and a low annual fee
- No cash advance or balance transfer fees

Home Equity Loan

Use the equity in your home to borrow a one-time lump sum of money. Simply choose a repayment term that's most comfortable for you and enjoy.

- Fixed rates at competitive interest rates, with flexible terms
- Maximum 95% LTV (loan to value)
- Owner-occupied 1-4 family dwellings

Home Equity Line of Credit

Use your home as collateral, allowing you to borrow the amount you need, when you need it. Your credit revolves as you pay back what you owe, in turn, freeing up more money to borrow.

- Rates as low as Prime minus .50%
- No annual maintenance fees

Mortgage Loans

Buying a house is a big deal. When you're ready, our mortgage originators explain everything and lead you through the process every step of the way. Various rates and terms available.

Federally insured by NCUA. *Navigant Credit Union offers a .25% discount off fixed installment loans with automatic payment from an active Navigant Credit Union checking account.



Branch Hours and Locations

ATMs located at all branches

Central Falls
693 Broad Street
Central Falls, RI 02863

Lobby Mon-Wed: 9am-4pm | Thursday: 9am-5pm | Friday: 9am-6pm | Saturday: 9am-12pm
 Drive-up Mon-Wed: 8am-4pm | Thursday: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-12pm
 Walk-Up Mon-Fri: 8am-9am | Saturday: 8:30am-9am

Chapel 4 Corners
2086 Diamond Hill Road
Cumberland, RI 02864

Lobby Mon-Wed: 9am-4pm | Thursday: 9am-5pm | Friday: 9am-6pm | Saturday: 9am-12pm
 Drive-up Mon-Wed: 8am-4pm | Thursday: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-12pm

Chepachet
1042 Putnam Pike
Chepachet, RI 02814

Lobby Mon-Wed: 9am-4pm | Thursday: 9am-5pm | Friday: 9am-6pm | Saturday: 9am-12pm
 Drive-up Mon-Wed: 8am-5pm | Thursday: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-12pm

Coventry Crossing
2300 New London Turnpike
East Greenwich, RI 02818

Lobby Mon-Thurs: 9am-5pm | Friday: 9am-6pm | Saturday: 9am-1pm
 Drive-up Mon-Thurs: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-1pm

Cranston
200 Phenix Ave
Cranston, RI 02920

Lobby Mon-Thurs: 8:30am-5pm | Friday: 8:30am-6pm | Saturday: 8:30am-1pm
 Drive-up Mon-Thurs: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-1pm

Cumberland Hill
3291 Mendon Road
Cumberland, RI 02864

Lobby Mon-Wed: 9am-4pm | Thursday: 9am-5pm | Friday: 9am-6pm | Saturday: 9am-12pm
 Drive-up Mon-Wed: 8am-4pm | Thursday: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-12pm

East Greenwich
563 Main Street
East Greenwich, RI 02818

Lobby Mon-Wed: 8:30am-5pm | Thursday: 8:30am-5pm | Friday: 8:30am-6pm | Saturday: 8:30am-1pm
 Drive-up Mon-Wed: 8am-5pm | Thursday: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-1pm

Greenville
468 Putnam Pike
Greenville, RI 02828

Lobby Mon-Wed: 9am-4pm | Thursday: 9am-5pm | Friday: 9am-6pm | Saturday: 9am-12pm
 Drive-up Mon-Wed: 8am-5pm | Thursday: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-12pm

Lincoln
185 Front Street
Lincoln, RI 02865

Lobby Mon-Wed: 9am-4pm | Thursday: 9am-5pm | Friday: 9am-6pm | Saturday: 9am-12pm
 Drive-up Mon-Wed: 8am-5pm | Thursday: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-12pm

Manville
56 Railroad Street
Manville, RI 02838

Lobby Mon-Wed: 9am-4pm | Thursday: 9am-4pm | Friday: 9am-6pm | Saturday: 9am-12pm
 Drive-up Mon-Wed: 8am-4pm | Thursday: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-12pm

North Providence
1798 Smith Street
North Providence, RI 02911

Lobby Mon-Wed: 9am-5pm | Thursday: 9am-5pm | Friday: 9am-6pm | Saturday: 9am-12pm
 Drive-up Mon-Wed: 8am-5pm | Thursday: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-12pm

Pawtucket
20 Dexter Street
Pawtucket, RI 02860

Lobby Mon-Wed: 9am-4pm | Thursday: 9am-5pm | Friday: 9am-6pm | Saturday: 9am-12pm
 Drive-up Mon-Wed: 8am-4pm | Thursday: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-12pm

Providence - Mt. Hope
179 W River Street
Providence, RI 02904

Lobby Mon-Fri: 9am-4pm
 Drive-up Mon-Fri: 8:30am-4:30pm

Riverside
3 Crescent View Avenue
Riverside, RI 02915

Lobby Mon-Wed: 9am-4pm | Thursday: 9am-5pm | Friday: 9am-6pm | Saturday: 9am-12pm
 Drive-up Mon-Wed: 8am-4pm | Thursday: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-12pm

Rumford
230 Newport Avenue
East Providence, RI 02916

Lobby Mon-Wed: 9am-4pm | Thursday: 9am-5pm | Friday: 9am-6pm | Saturday: 9am-12pm
 Drive-up Mon-Wed: 8am-4pm | Thursday: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-12pm

Scituate
135 Danielson Pike
Scituate, RI 02857

Lobby Mon-Wed: 9am-4pm | Thursday: 9am-5pm | Friday: 9am-6pm | Saturday: 9am-12pm
 Drive-up Mon-Wed: 8am-5pm | Thursday: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-12pm

Slatersville
925 Victory Highway
North Smithfield, RI 02896

Lobby Mon-Wed: 9am-4pm | Thursday: 9am-5pm | Friday: 9am-6pm | Saturday: 9am-12pm
 Drive-up Mon-Wed: 8am-5pm | Thursday: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-12pm

Smithfield
1005 Douglas Pike
Smithfield, RI 02917

Lobby Mon-Wed: 9am-4pm | Thursday: 9am-5pm | Friday: 9am-6pm | Saturday: 9am-12pm
 Drive-up Mon-Wed: 7:30am-5pm | Thursday: 7:30am-5pm | Friday: 7:30am-6pm | Saturday: 8:30am-12pm

Wakefield
172 Main Street
Wakefield, RI 02879

Lobby Mon-Thurs: 8:30am-5pm | Friday: 8:30am-6pm | Saturday: 9am-1pm
 Drive-up Mon-Thurs: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-1pm

Warren
560 Main Street
Warren, RI 02885

Lobby Mon-Wed: 9am-4pm | Thursday: 9am-5pm | Friday: 9am-6pm | Saturday: 8:30am-12pm

Warwick
2100 Warwick Avenue
Warwick, RI 02889

Lobby Mon-Thurs: 9am-5pm | Friday: 9am-6pm | Saturday: 9am-1pm
 Drive-up Mon-Thurs: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-1pm

**Warwick
(Kent Hospital)**
455 Toll Gate Rd,
Warwick, RI 02886

Lobby Mon-Wed: 9am-4pm | Thurs-Fri: 7am-4pm

Warwick Plaza
800 Post Road
Warwick, RI 02888

Lobby Mon-Wed: 9am-5pm | Thursday: 9am-5pm | Friday: 9am-6pm | Saturday: 9am-1pm
Drive-up Mon-Wed: 8am-5pm | Thursday: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-1pm

Westerly
48 Franklin Street
Westerly, RI 02891

Lobby Mon-Wed: 9am-5pm | Thursday: 9am-5pm | Friday: 9am-6pm | Saturday: 9am-12pm
Drive-up Mon-Wed: 8am-5pm | Thursday: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-12pm

Woonsocket
1280 Park Avenue
Woonsocket, RI 02895

Lobby Mon-Wed: 9am-4pm | Thursday: 9am-5pm | Friday: 9am-6pm | Saturday: 9am-12pm
Drive-up Mon-Wed: 8am-5pm | Thursday: 8am-5pm | Friday: 8am-6pm | Saturday: 8:30am-12pm



Direct Deposit

Please complete the form to set up a direct deposit or ACH debit transaction from your Navigant Credit Union account.

At the request of _____, please establish a(n) _____.
Your Name Direct Deposit or ACH Debit

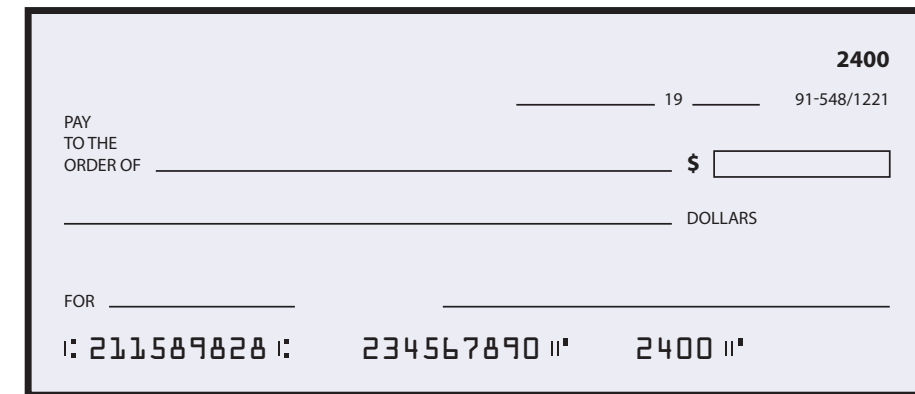
To/From: **Navigant Credit Union**

Routing Number: **211589828**

Checking Account:
Account Number

Savings Account:
Account Number

Please note that your complete checking account number can be found at the bottom of your checks as illustrated below.



Routing Number Account/MICR Number Check Number

1005 Douglas Pike • Smithfield, RI 02917 • (401) 233-4700 Phone
www.navigantcu.org

Please cut along the dashed line.

Getting a great rate has never been so easy!

JOURNEY REWARDS CHECKING

4.50% APY*

IT JUST TAKES 3 STEPS:

1. Make twelve debit purchases a month.
2. Make one direct deposit or automatic payment a month.
3. Sign up for e-statements.

Opening an account is easy. Visit navigantcu.org or speak to a *branch representative* for more details.



*APY is Annual Percentage Yield and is accurate as of 10/13/2023. You must maintain a minimum daily balance of \$10.00 in your account to obtain the disclosed APY. Also, you must meet the additional three eligibility requirements to receive the full Journey Rewards Checking benefits: (1) 12 debit card purchases must post and settle each monthly statement cycle; (2) have one direct deposit or automatic payment post and settle each monthly statement cycle; and (3) access online banking and enroll to receive electronic statements. ATM fee refunds up to \$25 per monthly statement cycle. ATM-processed transactions do not count towards qualifying debit card purchases. If all Journey Rewards Checking eligibility requirements are met, balances between \$10-\$20,000 receive an APY of 4.50% while balances over \$20,000 receive an APY of .35%. If you do not meet all Journey Rewards Checking eligibility requirements each monthly statement cycle, your account will still function as a Journey Rewards Checking account earning an APY of .05%, and you will not receive ATM fee refunds for that time period. Rate is subject to change at any time after account opening. Fees may reduce earnings. For existing and new members when a new Journey Rewards Checking account is opened. Federally insured by NCUA.

Notes

Notes



Federally insured by NCUA

