

MAY 2025

Membership Guide



Greetings from the President/CEO



Dear Member,

Welcome to Navigant Credit Union! We are excited that the members of Postal Employees Regional Federal Credit Union (PERFCU) officially approved the merger with Navigant Credit Union at the March 13th Membership Meeting. We look forward to the opportunity to serve you and want to extend our heartfelt thank you.

For the next few weeks, your banking experience will remain as is. You can continue to access your accounts at the PERFCU branch located at 40 Montgomery Street, Pawtucket. Additionally, you will still use your PERFCU checks, and there will be no interruptions to your pre-authorized electronic transactions, such as direct deposits, until the account conversion on June 7th. Your PERFCU loans will also remain unaffected, with all current rates and terms honored.

NCUA federal insurance coverage for deposit accounts remains in effect. If the merger results in your accounts at Navigant Credit Union exceeding the \$250,000 insurance limit, those deposits will be covered for six months post-merger. This provides ample time for you to visit a branch office to discuss options for properly insuring your deposits.

Navigant Credit Union offers an extensive network of 26 locations across Rhode Island, including our nearby Pawtucket branch at 20 Dexter Street. We provide a wide range of consumer-friendly traditional and digital banking products and services, as well as a complete suite of business deposit and loan products.

We are confident that you will be pleased with your relationship at Navigant Credit Union. The remainder of this guide contains information to help you complete the transition, as well as the following legal disclosures and fee schedules:

- Important Account Information for our members
 - Terms and Conditions
 - Electronic Transfers
 - Funds Availability
- Binding Arbitration and Jury and Class Action Waiver Opt-Out Notice
- Binding Arbitration and Jury and Class Action Waiver
- Truth-in-Savings Disclosure
- Consumer Fee Schedule
- Overdraft Coverage Options
- Privacy Policy

If you have any questions, please feel free to call our Contact Center at 401-233-4700. Thank you for your trust and once again, welcome to Navigant Credit Union!

Sincerely,

A handwritten signature in black ink that reads "Kathleen C. Orovitz".

Kathleen C. Orovitz

President/CEO

Navigant Credit Union

Important Account Information

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Channel Availability

	PERFCU	NCU	Notes
PERFCU Branch	Closed permanently end of business day Friday, June 6 th .		PERFCU members are invited to visit any one of our 26 NCU branches during regular business hours beginning Monday, June 9 th .
Checks*	Destroy on Friday, June 6 th .	Begin using on Saturday, June 7 th after 8:00pm.	NCU will issue a complimentary starter pack of 40 checks to all PERFCU members. Checks will be received no later than 14 days prior to Saturday, June 7 th .
Debit Cards*	Destroy on Friday, June 6 th after 5:00pm.	Begin using on Saturday, June 7 th after 8:00pm.	You may use your PERFCU Debit Card for in-store and online purchases until Friday, June 6 th at 5:00pm. Your new NCU Debit Card requires activation and establishing a new PIN prior to Saturday, June 7 th to be eligible for use on Saturday, June 7 th after 8:00pm.
Online Banking		Enrollment may begin on Saturday, June 7 th after 8:00pm.	You will need to register for NCU Online Banking. This can be done through the NCU Mobile App, visiting the NCU website, or any one of our 26 NCU branch locations. Refer to page 5 for detailed instructions and all available online services.
Loans	Your loan rate and payment will remain unchanged.	All loans will be converted to Navigant Credit Union on Saturday, June 7 th after 8:00pm.	Your loan account number will be provided in a future communication. Until your scheduled payments have been updated, you are required to make payments through alternative methods, such as visiting any of our 26 branches or mailing in your payment.

*If you have chosen to join NCU prior to **Saturday, June 7th** you will have already received this information and been set up for use with many of our convenient services now available to you as a valued NCU member.

How This Merger Impacts You

What's Happening

The account conversion component of the Postal Employees Regional Federal Credit Union (PERFCU) transition will take place on **Saturday, June 7th**. Below are important changes to your membership as you transition from PERFCU to Navigant Credit Union (NCU).

This conversion process includes moving your accounts and all the balances from the PERFCU system to the NCU system. We are working diligently to minimize any inconveniences during this transition and appreciate your understanding.

The PERFCU location will be permanently closed end of business day on **Friday, June 6th**.

Starting **Saturday, June 7th after 8:00pm** you may start to enjoy all of NCU's services, including our 26 branch locations and Digital Services.

Membership

At NCU, 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 (\$10.00) 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 NCU. 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 **Saturday, June 7th** to NCU. 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, Account & Routing Numbers

As part of the account merger, you will be assigned a new:

- NCU Member Number.
- NCU Loan and Deposit Account Number. *These will be provided 2 weeks prior to merger.*
- NCU Routing Number that is **211589828**. *You will need to contact any third parties that currently withdraw or deposit funds from or into your PERFCU account electronically and provide your new NCU routing and account number(s).*

If you have chosen to join NCU prior to **Saturday, June 7th you will have already received this information and been set up for use with many of our convenient services now available to you as a valued NCU member.**

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 8 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.

Checking Accounts

On **Saturday, June 7th**, your checking account will be converted to an NCU Personal Checking account. Rates will be reset to NCU rates and will be available online and on your statements after **Saturday, June 7th**.

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

Please discontinue and destroy your supply of PERFCU checks on **Friday, June 6th**. 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 **14 days prior to June 7th**. Your starter pack will only contain the primary account holder's name and address. Please call our Contact Center at 401.233.4700 for your available future order options.

Interest Bearing Accounts

PERFCU will pay interest/dividends on qualifying deposit accounts (Certificate of deposits, savings, money markets) through **Friday, June 6th**.

Savings/Money Market Accounts:

- Rates will be reset to NCU rates and will be available for review online **Saturday, June 7th after 8:00pm**, and in your deposit statement(s) beginning **July 2025**. Navigant Credit Union posts interest monthly.

Certificate of Deposits:

- Rates on CDs will be honored through their maturity dates.
- Navigant Credit Union posts interest at month end.
- Navigant Credit Union charges a 3% early withdrawal penalty.
- This account will automatically renew at maturity to a comparable term at the published interest rates.
- 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.
- You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Statements

Currently your PERFCU statements are sent monthly for checking accounts and quarterly for savings accounts. Please retain these statements. If you require any copies, please contact PERFCU prior to End of Business **Friday, June 6th**. **NCU will not have access to these statements.**

Beginning **July 2025**, you will receive a statement for each of your NCU accounts monthly or quarterly.

- Savings account statements are sent quarterly, or monthly when ACH or electronic transfers are completed.
- All checking account statements are sent monthly.
- Loan statements are sent based on your payment frequency and include a return slip to mail in a check for payment.
- You will have the option for paper or electronic statements for additional security and convenience.
- Please call our Contact Center at 401.233.4700 to discuss options to combine your deposit statements.

Overdraft Privilege*

NCU 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.

*Fees apply. See our fee schedule for more information.

Debit Cards

Your current PERFCU Debit Card will be deactivated on **Friday, June 6th at 5:00pm**. If you have an active PERFCU Debit Card, NCU will be issuing a new Visa Debit Card that will be received no later than 14 days prior to **Saturday, June 7th**. If your PERFCU Debit Card was inactive, we will not be issuing a new NCU Debit Card.

- Once you receive this card you may activate it immediately, which includes creating a new personalized pin. Your card will not be available for use until **Saturday, June 7th after 8:00pm**.
- You will need to update all automatic payments associated with your PERFCU Debit Card by providing your new NCU Debit Card number to the merchants.
- NCU Debit Cards have a daily \$1,020 ATM withdrawal limit, and a \$5,000 point of sale limit.

If you are traveling on or before June 7th, please call our Contact Center at 401.233.4700 to place a travel exclusion.

Your new NCU 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.

If you note any discrepancy with your card or experience an issue activating your card, please call our Contact Center at 401.233.4700 during regular business hours.

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), you will need to update your loan account number and provide Navigant Credit Union's mailing address for payments scheduled after **Saturday, June 7th**.*

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 from a different financial institution. *You will need to enroll in this service through: navigantcu.org.*

Home Equity Loans

Your loan rate and payment will remain unchanged. As of **Saturday, June 7th**, NCU will assume all responsibility for the servicing of your Home Equity Loan.

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

Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Digital Services

Congratulations on taking the first steps to managing your financial services when and how you need them. Our goal is to bring up services as soon as possible on **Saturday, June 7th after 8:00pm**. If you encounter any challenges or need support throughout this process, please give us a call at 401.233.4700 or visit one of our 26 NCU branches during regular business hours. We will be happy to help. We invite you to visit the NCU website anytime and click on Digital Banking and then Online Banking for a demo and more detailed information on how these services can benefit you.

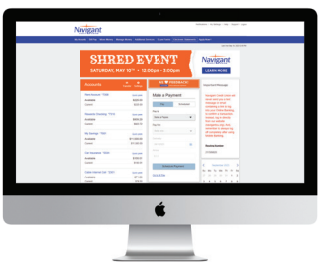
*If you are an existing NCU member you will continue to access all Digital Banking Services the same way you do today. Your PERFCU accounts will be added to your profile automatically **Saturday, June 7th after 8:00pm**.*



Mobile Banking

You will be able to start using the app on **Saturday, June 7th after 8:00pm**. 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.*

- Download the mobile app and click on the "Sign Up" option located in the bottom left of the footer. *Visit the Apple App Store or Google Play™ to download the app on your mobile device.*
- For first-time login, use the following credentials:
 - **User ID** - Full social security number (no dashes).
 - **Password** - Month and year of birth (MMYY). If we do not have your birth on file the initial password will be the last four (4) digits of the zip code of your primary address.
- 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.
- Click the Confirm Contact Information button and start using Mobile Banking.



Online Banking

Beginning **Saturday, June 7th, after 8:00pm**, members can access NCU's Online Banking services. Please check in periodically on the Navigant Credit Union website.

Please follow the instructions below for setting up Online Banking:

- Visit the Navigant Credit Union homepage and locate the secure login box.
- For first-time login, use the following credentials:
 - **User ID** - Full social security number (no dashes).
 - **Password** - Month and year of birth (MMYY). If we do not have your birth on file the initial password will be the last four (4) digits of the zip code of your primary address.
- 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.
- Click the Confirm Contact Information button and start using Online Banking.

Digital Services

Once enrolled in NCU's Digital Banking the following digital services will be made available:

- Bill Payment
- Card Controls
- e-Statements
- Money Management
- Mobile Remote Deposit
- Pay A Person
- Pay Yourself
- Shared Access
- Smartwatch App
- Text Banking



Enrollment Guide
Scan the QR code
to learn more.

For information on enrollment, please visit navigantcu.org/personal/digital-banking/ or scan the QR code.

Statements and e-Statements

Important Notices

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.

Access Your New Statements

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

Online Banking Access:

- Login to Online Banking
- Click Digital Statements on the main navigation menu
- Complete PDF format Verification
- Review and Accept our Terms of Service
- Confirm receipt of enrollment email

Mobile App Banking Access:

- Login into the Mobile App
- Click More (bottom right)
- Click Digital Statement tab
- Complete PDF format Verification
- Review and Accept our Terms of Service
- Confirm receipt of enrollment email

Branch Hours and Locations

Lobby Hours

Mon-Wed: 9am-4pm | Thursday: 9am-5pm | Friday: 9am-5pm | Saturday: 9am-12pm

Drive-up Hours

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

Interactive Banking Kiosk - Video Chat Hours

Mon, Tues, Thurs: 8am-5pm | Wednesday: 8:30am-5pm | Friday: 8am-5pm

Central Falls

693 Broad Street
Central Falls, RI 02863

North Kingstown***

1041 Ten Rod Road
North Kingstown, RI 02852

Warren**

560 Main Street
Warren, RI 02885

Chapel 4 Corners

2086 Diamond Hill Road
Cumberland, RI 02864

North Providence†

1798 Smith Street
North Providence, RI 02911

Warwick

2100 Warwick Avenue
Warwick, RI 02889

Chepachet†

1042 Putnam Pike
Chepachet, RI 02814

Pawtucket

20 Dexter Street
Pawtucket, RI 02860

Warwick (Kent Hospital)***

455 Toll Gate Rd,
Warwick, RI 02886

Coventry Crossing

2300 New London Turnpike
East Greenwich, RI 02818

Providence - Mt. Hope†

179 W River Street
Providence, RI 02904

*Mon-Wed: 9am-4pm**

*Thurs-Fri: 7am-4pm**

Cranston†

200 Phenix Ave
Cranston, RI 02920

Riverside

3 Crescent View Avenue
Riverside, RI 02915

Warwick Plaza

800 Post Road
Warwick, RI 02888

Cumberland Hill

3291 Mendon Road
Cumberland, RI 02864

Rumford

230 Newport Avenue
East Providence, RI 02916

Westerly†

48 Franklin Street
Westerly, RI 02891

East Greenwich†

563 Main Street
East Greenwich, RI 02818

Scituate

135 Danielson Pike,
Scituate, RI 02857

Woonsocket

1280 Park Avenue
Woonsocket, RI 02895

Greenville

468 Putnam Pike
Greenville, RI 02828

Slatersville

925 Victory Highway
North Smithfield, RI 02896

Bryant University ATM

Chase Athletic Center

1150 Douglas Pike,
Smithfield, RI 02917

Lincoln

185 Front Street
Lincoln, RI 02865

Smithfield†

1005 Douglas Pike
Smithfield, RI 02917

Contact Center

401-233-4700

Manville

56 Railroad Street
Manville, RI 02838

Wakefield

172 Main Street
Wakefield, RI 02879

*Mon, Tues, Thurs: 8am-5pm**

*Wednesday: 8:30am-5pm**

*Friday: 8am-7pm**

*Saturday: 8:30am-12pm**

*All branch locations offer 24-hour ATM services. *Our Contact Center and Kent Hospital branch are working under limited hours. **Our Kent Hospital, North Kingstown, and Warren locations do not offer drive-up services. †Interactive Banking Kiosk location.*



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.

2400

_____ 19 _____ 91-548/1221

PAY TO THE ORDER OF _____ \$

_____ DOLLARS

FOR _____

⑆ 211589828 ⑆ 234567890 ⑆ 2400 ⑆

Routing Number

Account/MICR Number

Check Number

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

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Federally insured by NCUA