

North Jersey Federal Credit Union & United Cities Credit Union

Merger Frequently Asked Questions As Of August 15th, 2025

Why are North Jersey FCU and United Cities CU Merging?

With the financial strength of North Jersey FCU, we searched for a strategic partnership that would not only help us scale up but also have the same history of “people helping people”. With the combined efforts of both credit unions, we can provide additional branch locations, expanded products and services, and more robust offerings.

Who is North Jersey FCU?

North Jersey Federal Credit Union (NJFCU) has been serving its members and their communities since it began as a teachers' credit union in 1936. It is a member-owned, not for profit financial cooperative that has expanded its charter to serve an increasing number of communities and continues to do so.

NJFCU offers a comprehensive line of financial services and products to meet the growing financial needs of its members with great rates and low fees. NJFCU's goal is to enable its members to have financial freedom and to empower its communities to achieve their goals.

What does the merger mean to members?

The merger between North Jersey FCU and United Cities FCU will provide additional opportunities to achieve more positive member impact and value.

- **Expanded Member Access:** After the system conversion, United Cities CU members will be able to access their accounts at any of North Jersey FCU's three (3) locations and ATMs; in addition, the United Cities CU branch will remain open.
- **Same Knowledgeable and Friendly Staff:** United Cities CU team members will become part of the North Jersey FCU team and enjoy enhanced employee benefits.
- **Enhanced Product and Services:** This merger enables the credit union to offer even more competitive deposit and loan rates.
- **More Responsive to Growing Financial Needs:** By merging, we're ensuring that we can continue to meet the financial needs of our members in a highly competitive financial service industry.

What is the merger process and timeline?

Our regulators, the National Credit Union Administration (NCUA) and the NJ Department of Banking and Insurance, have both approved of our merger plans. The financial merger is effective August 1, 2025. The system conversion that affects members will take place November 1, 2025. More information will be shared with members well in advance of the conversion.

Will the United Cities CU name be changed to North Jersey FCU?

The financial merger between United Cities CU and North Jersey FCU is effective August 1, 2025. However, you won't see United Cities CU's name officially change to North Jersey FCU on things like signage, member's checks, debit cards, etc., until after the system conversion is complete in November 2025. We will communicate this to members, including details on how this impacts your accounts, closer to that date.

Will the new United Cities CU branch in Newark remain open?

Yes, the branch will remain open to continue to serve the community and the members.

Can I use North Jersey FCU branches now?

Starting November 3, 2025, after the system conversion is completed, UCCU members will have access to North Jersey FCU's three (3) conveniently located branches in Elmwood Park, Newark, and Totowa. Members will also have access to over 5,400 Co-Op shared branch locations nationwide.

What about ATMs?

Starting November 3, 2025, after the system conversion is completed, UCCU members will have access to North Jersey FCU's three (3) conveniently located and existing ATMs at the Elmwood Park, Newark, and Totowa branches. UCCU members will also have access to the Co-Op surcharge-free ATM network, which offers access to over 33,000 ATMs nationwide.

Will my account number change?

No, your account number will remain the same.

Will United Cities CU's routing number change?

We will retain our current routing number for the time being. Members with automated payments, direct deposit or other electronic transfers that use the UCCU routing number are encouraged to begin using the North Jersey FCU routing number starting on November 1, 2025. Future communications will be sent well in advance prior to the UCCU routing number being retired.

What if I have direct deposit, payroll deductions, or automatic payments?

Your direct deposits, payroll deductions, and automatic payments will continue to be processed on your existing account by North Jersey FCU without interruption. We encourage you to update these accounts with your new North Jersey FCU routing number after November 1, 2025, to help ensure there are no issues in the future.

Will my United Cities Credit Union debit card still work?

No. Your UCCU debit card will no longer work as of October 30, 2025.

Will I need to get a new debit card?

A replacement North Jersey FCU debit card will be mailed during October 2025 to replace your existing UCCU debit card. If your debit card has not been used for 6 months or more, your card will not be replaced. UCCU will no longer issue new or replacement debit cards starting on October 1, 2025. North Jersey FCU can assist you with requesting a replacement card starting on November 3, 2025. Additional details will be provided before the system conversion.

What if I have automatic payments or recurring transactions on my UCCU debit card?

If you have recurring payments, such as utilities, gym membership, or subscription on your UCCU debit card, they will not transfer to your new card. We encourage you to update the payment information with your new North Jersey FCU card details starting on November 1, 2025, to ensure uninterrupted service.

Will I need to get new checks?

No need to worry. You may continue to use your current checks for the time being. We will communicate any changes with you prior to the system conversion. North Jersey FCU will process those checks on your new account until further notice.

Will my online banking change?

Yes. After the system conversion on November 1, 2025, United Cities CU members can register for North Jersey FCU's online banking system and download the NJFCU Mobile banking application for iPhone and Android devices.

Will my existing online banking transfers continue to be processed?

Yes. North Jersey FCU will convert your existing UCCU recurring and one-time online banking transfers during the system conversion on November 1, 2025. You will be able to view these converted transfers in North Jersey FCU's online banking. For assistance with modifying or stopping these transfers after the system conversion, please contact North Jersey FCU.

Will my existing online banking bill payments continue to be processed?

No. After the system conversion, you can register for North Jersey FCU's online banking to schedule your bill payments. UCCU bill payments will not be converted to the North Jersey FCU bill pay system on November 1, 2025. UCCU bill payments will be paid through 10/27/25 and any payment scheduled for delivery after this date will NOT be processed. Access to the UCCU bill payment system will be disabled on 10/27/25.

I currently have e-Statements. Will I continue to get my statements online?

No. After the system conversion on November 1, 2025, you can register for North Jersey FCU online banking and re-enroll in e-Statements. If you do not enroll in e-Statements, paper statements will be mailed and are subject to the paper statement fee as disclosed in the North Jersey FCU fee schedule.

How will I receive my October 2025 statements?

United Cities Credit Union will mail October 31, 2025 statements to all account holders.

Will I need to set up a new audio access logon?

Yes. After November 1, 2025, to access your account via the audio response unit you will use your account number and the last four digits of the primary account holder's social security number as the personal identification number (PIN). After initial access you will be required to enter a new PIN.

Will the terms and rates of my existing United Cities CU accounts change?

Until United Cities CU accounts are converted to the North Jersey FCU platforms on November 1, 2025, none of your accounts will change. Whether or not they will change after that depends on the type of account. For example:

- **Loans** – Your existing loan contract will remain in effect until the loan is paid off.
- **Share Certificates** – The terms of your existing share certificate will remain in effect until the maturity date. All other shares, including membership shares, share draft (checking), clubs, and IRAs – Terms and rates on these accounts will be the same as North Jersey FCU accounts immediately after the merger effective date. Additional details will be provided regarding any changes before November 1, 2025, system conversion occurs.

Will I have to order a new credit card?

A replacement North Jersey FCU MasterCard credit card will be mailed during October 2025 to replace your existing UCCU credit card. If your credit card has not been used for 6 months or more, your card will not be replaced. UCCU credit cards will be closed on 10/31/25. Existing balances will be transferred to your new North Jersey FCU credit card during November 2025. Any rewards not redeemed by October 31, 2025 will expire. Additional details will be provided before the system conversion.

Will my accounts continue to be federally insured?

Yes, your accounts will continue to be federally insured by the National Credit Union Administration, a U.S. Government Agency, up to at least \$250,000. North Jersey FCU also provides members with additional deposit insurance. Members' accounts will be insured for up to an additional \$500,000 with coverage by Excess Share Insurance Corporation (ESI), a licensed insurance company, for a combined coverage of up to \$750,000.

Will there be service interruptions?

Yes. There will be temporary disruptions between November 1, 2025 and November 2, 2025 as the system conversion is completed. Credit union services like debit and credit card transactions may be temporarily impacted. United Cities CU online banking, bill pay, and telephone automated banking services will require re-registration after November 1, 2025. UCCU members are strongly encouraged to obtain cash and make alternate arrangements for access to funds before November 1, 2025. The UCCU branch, Co-Op shared branching, and Co-Op ATMs are available before the system conversion weekend for access to funds.

What about joint owners and beneficiaries on my accounts?

Joint account owners and beneficiaries will remain the same as previously designated for your accounts. You are encouraged to review your account ownership and payable-on-death (POD) beneficiary information. You may contact United Cities Credit Union at info@uc-cu.org or **973-375-9182** to review this information if you have any concerns.

Where can I get a copy of the account terms & conditions, privacy policy, and the fee schedule for North Jersey FCU?

A copy of the items above will be mailed to you before November 1, 2025. Existing North Jersey FCU disclosures may be accessed via <https://njfcu.org/about-us-north-jersey-federal-credit-union/forms-disclosures>.

What if I have additional questions?

We are here to answer your questions! Please don't hesitate to contact United Cities Credit Union at info@uc-cu.org or **973-375-9182** if you have any questions about this merger and what it means to you. We will also update this FAQ document as the process continues.