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# 2025 UCCU-NJFCU Merger Guide

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## Merger Frequently Asked Questions As of September 22, 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 CU 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 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.
- **North Jersey FCU Routing Number:** 221275025.

### 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.

### 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 will not 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.

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### **Will the United Cities CU branch in Newark remain open?**

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

### **Can I use North Jersey FCU branches now?**

Starting November 3, 2025, after the system conversion is completed, United Cities CU members will have access to North Jersey FCU's three conveniently located branches in Elmwood Park, Newark, and Totowa. Members will also have access to more than 5,400 co-op shared branch locations nationwide.

### **What about ATMs?**

Starting November 3, 2025, after the system conversion is completed, United Cities CU members will have access to North Jersey FCU's three conveniently located and existing ATMs at the Elmwood Park, Newark, and Totowa branches. United Cities CU 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. Your loan and share IDs will be updated to match the North Jersey FCU 4-digit ID number format.

### **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 (221275025) starting on November 1, 2025. Future communications will be sent well in advance prior to the United Cities CU 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 (221275025) 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 United Cities CU 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 automatically mailed in mid-October 2025 to replace your existing United Cities CU debit card. The replacement card can only be activated starting on November 3, 2025. If your debit card has not been used for 6 months or more, or if you do not have a share draft (checking), your card will not be replaced. United Cities CU 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.

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## Merger Frequently Asked Questions As of September 22, 2025

### **What if I have automatic payments or recurring transactions on my United Cities CU debit card?**

If you have recurring payments, such as utilities, gym membership, or subscription on your United Cities CU 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 North Jersey FCU 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 United Cities CU 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 at 973-375-9182.

### **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 payments scheduled for delivery after this date will NOT be processed. Access to the United Cities CU bill payment system will be disabled on October 27, 2025.

### **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 CU will mail October 31, 2025 statements to all account holders.

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

Yes, on November 3rd, 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.

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## Merger Frequently Asked Questions As of September 22, 2025

### **Will the terms and rates of my existing United Cities CU accounts 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.

### **Will I have to order a new credit card?**

A replacement North Jersey FCU MasterCard credit card will be mailed towards the end of October 2025 to replace your existing United Cities CU credit card. If your credit card has not been used for 6 months or more, your card will not be replaced. United Cities CU credit cards will be closed on October 27, 2025. Existing balances will be transferred to your new North Jersey FCU credit card starting at the end of October 2025. Any rewards not redeemed by October 31, 2025 will expire. Your existing United Cities CU credit card will no longer work as of October 27, 2025. Your replacement credit card may be activated starting on November 4, 2025. A final credit card statement from United Cities CU will be received in November 2025. The first North Jersey FCU credit card statement will be received near the end of November 2025. Starting on November 1, 2025, credit card payments must be made directly to North Jersey FCU or as indicated in the North Jersey FCU statement.

### **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. United Cities CU members are strongly encouraged to obtain cash and make alternate arrangements for access to funds before November 1, 2025. The United Cities CU branch, co-op shared branching, and co-op ATMs are available before the system conversion weekend for access to funds.

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## Merger Frequently Asked Questions As of September 22, 2025

### **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 CU at [info@uc-cu.org](mailto: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 was mailed to you as of September 3, 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 CU at [info@uc-cu.org](mailto: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 if necessary as the process continues.