



Welcome to American Eagle Financial Credit Union

A GUIDE TO YOUR ACCOUNT TRANSITION



A WARM WELCOME TO OUR NEW MEMBERS!

from American Eagle Financial Credit Union

Dear New American Eagle Financial Credit Union Members,

We are delighted to welcome you to the American Eagle family! The merger between Wellness Federal Credit Union (Wellness FCU) and American Eagle Financial Credit Union (American Eagle FCU) became official on June 30, 2024. This merger blends the best of both worlds, combining our strengths and resources to provide even better products and services. Importantly, your member vote and support were essential in making this exciting news possible. With our rich histories, shared goals, and common purpose, we look forward to a bright future in pursuit of Financial Freedom for our membership.

Since our founding as East Hartford Aircraft Federal Credit Union in 1935, we have grown to more than 180,000 members across Hartford, Middlesex, Tolland, and New Haven counties in Connecticut and Hampden County in Massachusetts. The value proposition at American Eagle is a byproduct of a deliberate focus on our members, our team, and the communities we serve. Our skilled team members are deeply engaged and committed to delivering excellent service and support. Moreover, our culture is rooted in belonging, personal growth, learning, and development. As the largest community credit union in Connecticut, American Eagle is deeply committed to raising up individuals, families, and the larger community with an impressive record of volunteerism and giving.

Some benefits you can expect as a member of American Eagle Financial Credit Union are higher deposit rates and robust lending services to meet the financial needs in your life, plus a competitive fee structure congruent with your experience at Wellness FCU. **Please continue to bank at Wellness FCU branches until November 8, 2024. American Eagle offers convenient services, including 16 retail branches, flexible hours of operation in our ATM/VTM network, remote deposit capture, instant-issue Debit cards, and online account-opening capabilities.** You can schedule appointments with our team at your convenience and receive support through our Call Center. We also provide wealth management consultation and can help our membership understand the nuances of credit reporting and recommend score improvement strategies.

As you can see, we have so much to be proud of in our collective work at American Eagle. As we move forward, know how excited we are to join forces with the Wellness FCU membership and team! We answer the call each day in pursuit of delivering Financial Freedom, and we look forward to identifying your needs and offering solutions. Remember, you are an owner of the Credit Union, and we are grateful for your membership and appreciate the trust you place in us each day.

Welcome to American Eagle!

Sincerely,



Howard Brady
President & CEO
American Eagle Financial Credit Union

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IMPORTANT DATES TO KNOW

- **November 8** - Last day to use Wellness FCU Bill Pay.
- **November 8** - Last day for Online and Mobile Banking access.
- **November 8** - Last day to save statement and transaction history on your Wellness Federal Credit Union accounts.
- **November 9 (at midnight)** - Last day to use your Wellness FCU Credit Card.
- **November 10** - Activate your American Eagle FCU Visa Credit Card if you received one.
- **November 11** - Last day to use your Wellness FCU Debit Card.
- **November 11** - Activate your American Eagle Visa Debit Card if you received one.
- **November 12** - Start using your American Eagle FCU Debit Card if you received one.
- **November 12** - System integration complete. Members can begin using any American Eagle FCU branch and/or Online and Mobile banking services.
- **November 12** - Courtesy Pay for eligible members will be transferred to American Eagle FCU's Overdraft Privilege.
- **November 12** - Update your Debit or Credit Card number with merchants on Autopay or wherever your card information is stored to avoid declined transactions.
- **November 12** - Use your new account number and the American Eagle FCU routing number when setting up any new direct deposit or scheduled payment information.



IMPORTANT CHECKLIST

- Review this Welcome booklet. It's full of important and helpful information.
- Verify we have current contact information (email, mailing address, and cell phone).
- Continue to bank at Wellness FCU branches until November 8.
- Download (print or save) your Wellness FCU account transaction history.
- Create list of Bill Pay payees and due dates from your Wellness FCU Online Banking.
- Stop scheduling payments via Wellness FCU Bill Pay.
- Download (print or save) your Wellness FCU eStatement history.
- Watch mail for your new account number notice.
- Watch mail for new Visa Credit Card if opted-in for an American Eagle Credit Card.
- Watch mail for new Debit Card and PIN (PIN will be mailed separately), if you have a Wellness FCU Debit Card. Follow the instructions on the sticker to activate the Debit Card and choose a new PIN if desired.
- Prepare for conversion weekend beginning November 8, and ending on November 12 – have cash on hand for the weekend. You may experience a change in your Debit and Credit Card limits during this time.
- Register for American Eagle FCU's Online and Mobile Banking (download AEFCU's mobile app). See page 10.
- Enroll in American Eagle FCU Bill Pay and activate eStatements in Online Banking.

Need assistance?

- **Prior to November 12**, call Wellness FCU at **860.547.0027**.
- **November 12 and beyond**, call American Eagle FCU at **860.568.2020, ext. 8**. This line is dedicated to merger questions and assistance.



NEW ACCOUNT NUMBERS

You will receive a letter containing your new American Eagle FCU account number(s) the week of October 7.

If you haven't received your letter at this point, please contact the American Eagle Member Contact Center at **860.568.2020** or **800.842.0145**.

**American Eagle
Financial Credit Union
Routing Number
is 211176891.**



BRANCH, VIDEO TELLER, AND ATM ACCESS

You'll have access to **16 BRANCHES**, some with extended hours with **LIVE VIDEO TELLERS** and **24/7 ATM ACCESS**.

What's a Video Teller?

Our video teller is the perfect place to do your banking. You will speak to (and see) a live teller through video and be able to perform the following transactions:

- Make deposits (cash or check)
- Withdraw cash (up to \$5,000.00)
- Cash checks
- Transfer funds
- Make loan payments



Hours

Branch Lobby Hours:

- Monday, Tuesday, Wednesday, Friday, 8:30 a.m. to 4:00 p.m.
- Thursday, 8:30 a.m. to 5:00 p.m.
- Saturday, 8:30 a.m. to 12:00 p.m.

Extended Drive-Up Live Video Teller Hours:

- Monday - Friday, 8:00 a.m. to 6:00 p.m.
- Saturday, 8:30 a.m. to 1:00 p.m.

Van Dyke and Hartford Hospital locations will continue with their current hours. Visit wellnessfcu.org or americaneagle.org.

NOTE: The Van Dyke and Hartford Hospital ATMs are not part of American Eagle FCU's fee-free ATM network. The fee assessed when using an AEFCU Debit Card at these ATMs will be refunded.



BRANCH LOCATIONS

Avon

427 West Avon Road

Bloomfield*

699 Cottage Grove Road

Cromwell*

4 Hammerhead Place

East Hartford*

361 Main Street

Enfield*

201 Elm Street

Glastonbury*

109 Sycamore Street

Hartford

15 Van Dyke Avenue

Hartford Hospital (limited access)

85 Jefferson Street

Manchester*

304 Broad Street

Newington*

3579A Berlin Turnpike

North Haven*

84 Washington Avenue

Plainville*

378 New Britain Avenue

South Windsor*

530 Buckland Road

Southington*

888 Queen Street

Vernon*

455 Hartford Turnpike (Rt. 30)

West Hartford*

1245 New Britain Avenue

* Video Teller Machines Available (extended hours)

Welcome to American Eagle
Can't make it to a Branch?
Bank Online, Call, or Chat with Us

Member Contact Center
860.568.2020 or 800.842.0145

Live Chat and Contact Center Hours:
Monday - Friday, 8:30 a.m. to 5:00 p.m.
Saturday, 8:30 a.m. to 12:30 p.m.

Online 24/7 at americaneagle.org or
from our "AEFCU" Mobile App



DEBIT CARDS

Wellness debit card holders will receive new Debit Cards as part of the merger.

Here are a few things to know:

- To avoid interruption, your Wellness FCU Debit Card may be used through November 11. Start using your new American Eagle FCU Debit Card on November 12.
- **Don't forget to update the card number with merchants on Autopay or wherever your card information is stored to avoid declined transactions.**
- Don't forget to load your new American Eagle FCU Debit Card to your Apple Pay®, Google Wallet™, or Samsung Pay®.
- Download the SecurLOCK Equip mobile app to set controls on your card and monitor all activity using your mobile device.
- Your new American Eagle FCU Debit Card gives back to the community. Each swipe makes a difference.



Interested in learning more?

Scan the QR Code or visit
[AmericanEagle.org/
cashbacktothecommunity.](https://www.AmericanEagle.org/cashbacktothecommunity)

Cash Back with
IMPACT 



CHECKING ACCOUNTS

Checking Account Information:

Letters with new American Eagle FCU account numbers were mailed the week of October 7.

Checks:

You may continue to use your Wellness FCU checks for a limited time. We encourage you to order new checks after November 12 at which time we will provide you with a complimentary order with your new account number. **Please visit any branch location or contact us at 800.842.0145 to place an order.**

Our Checking accounts feature:

- **FREE** ATMs at SUM and Allpoint machines worldwide¹
- **FREE** VISA® Debit Card that gives back to the community
- **FREE** Mobile App with Check Deposit
- **FREE** Credit monitoring

NOTE FOR OVERDRAFT PRIVILEGE MEMBERS: Wellness FCU's overdraft protection plan (Courtesy Pay) will no longer be available after conversion. American Eagle FCU's Overdraft Protection plan will be activated on accounts that qualify.

Have questions? Call 800.842.0145 to speak to a representative.

1. No ATM fee charged by AEFUCU. Out-of-network ATMs may assess a surcharge fee.

American Eagle
checking accounts
offer many benefits.

Learn more at
americaneagle.org





DIRECT DEPOSITS AND SCHEDULED PAYMENTS

All existing direct deposits and scheduled payments will continue to be processed without interruption. However, anyone who is sending you a direct deposit or taking a scheduled payment should be notified of your new American Eagle FCU **account number and routing number 211176891**.

Important Things to Know:

- Get Direct Deposit? You could get your payment up to two days early. There is no need to sign up. You will automatically receive your payment early. Member perks.
- Starting November 12, please use your new account number and the American Eagle FCU routing number when setting up any new direct deposit or scheduled payment information.
- **Scheduled payments (ACH)** to external payees (examples: Netflix, Eversource) **will continue without interruption until further notice.**
- **Employer direct deposits will no longer be automatically distributed to multiple accounts.** If a Wellness FCU staff member previously set up any recurring share to share transfers, those transfers will not transition to American Eagle and will need to be re-established via American Eagle online or mobile banking.

Transfers

Any recurring automatic deposits, loan payments, or transfers that have been set up will need to be re-established. External transfers to other financial institutions may be set up on American Eagle FCU online banking. See page 11 for more details.





VISA® CREDIT CARDS



Members with an active Wellness FCU Credit Card received a letter in August 2024 with options for American Eagle FCU's Visa Credit Card program. If you did not opt-out, a new card and PIN will arrive in the mail by November 9.

Important Things to Know:

- After you've activated your new Credit Card, **please update the card number with merchants** on Autopay or wherever your card information is stored.
- Don't forget to load your new AEFCU Credit Card to your Apple Pay®, Google Wallet™, or Samsung Pay®.
- To avoid interruption, current Wellness FCU cards may be used through November 9 and new American Eagle FCU cards may be activated and used starting November 10.
- If you're receiving an American Eagle FCU Rewards Credit Card, ScoreCard rewards points will automatically be transferred to your new card.
- Payments may be made via online banking, in-person at a branch, by telephone at 844.431.0819, or through the mail. Please see monthly statement for mailing address.
- Download the SecurLOCK Equip mobile app to set controls on your card and monitor all activity using your mobile device.
- **Your new American Eagle FCU Credit Card gives back to the community.** Each swipe makes a difference.

Did you opt-out of an American Eagle FCU Credit Card?

What you need to know:

- Your Wellness FCU Visa balance will move to an inactive AEFCU account. You will receive a letter with instructions on how to find your account number.
- Payments may be made in-person at a branch or by phone at **844.431.0819**.
- **ScoreCard rewards points will need to be redeemed by November 1. After this date, all points will be forfeited.**
- **More questions? Visit americaneagle.org/wellnessmerger for FAQs on credit cards.**



Interested in learning more?

Scan the QR Code or visit AmericanEagle.org/cashbacktothecommunity.



DIGITAL BANKING

American Eagle FCU Digital Banking Setup Getting Started.

1

LOCATE

- Navigate to **americaneagle.org**
- Click Login in the top right-hand corner
- Click New User
- Agree to disclosure and click Continue
- Enter the required information to complete your registration.



2

ENROLL

You will need the following information to complete registration:

- First and Last Name
- Email Address
- Social Security Number (9 digits)
- Account Number and Account Type
- Date of Birth
- Mobile Phone Number
- Driver's License or State ID Card

You will be prompted to create a new User ID and password. If your User ID is already in use, please select another.

3

LOGIN & VERIFICATION

- Navigate to **americaneagle.org** and click on the Login button at the top of the page.
- Enter your User ID and password and select 'login'.
- You will be prompted to verify your secure access code. It is a 6-digit code that will be delivered to one of the phone numbers you currently have on file.
- Register your mobile device for biometrics.
- Begin using your new digital banking experience.

4

MOBILE BANKING

Mobile App:

- Install AEFCU app.
- Once installed, open app and click Register.
- Agree to disclosure and click Continue.
- Enter User ID and password or register if you have not already done so.
- Deposit checks, pay bills, open an account, and more.





BILL PAY

The Wellness FCU bill payment system will no longer be available after 4:00 p.m. on November 8. No payments or activity will occur through the Wellness FCU system after this time. To avoid any disruption, please make a list of your current payments and payee details because you will need to set them up in the American Eagle FCU bill payment system starting November 12. To access American Eagle FCU Bill Pay, you will need to register for Mobile and/or Online Banking (instructions on page 10).



DIGITAL PAYMENT CENTER

Our Digital Payment Center allows members to:

- Pay a Person - Person-to-Person Payments, allowing you to pay anyone using a phone number or email address.
- Transfer funds to your account at an external institution (select Pay a Person and Transfer Funds to set up).
- Pay a Bill (functions like Wellness FCU Bill Pay).
- Pay a Loan - allows you to pay an American Eagle FCU consumer loan using funds from another financial institution.

These new services are easy to set up. Just log into online or mobile banking, select Payment Center from the navigation menu, select type of payment you would like to set up, and follow the prompts.



eSTATEMENTS

Activating or Setting Up eStatements

Members will need to re-enroll in eStatements. Please follow the easy steps below.

1. Log into Online Banking (must be logged in on a desktop device)
2. Click "Accounts" on top navigation bar
3. Click "Documents"
4. Under the eStatements section, click "View Statements"
5. Enter your Name and Email in the boxes provided
6. Click the "I Agree" box at the bottom of the screen to agree to the terms
7. Click "Submit Information"

After activating eStatements, you may view eStatements by following steps 1 – 4 above; a list of available statements will display. Click on the month you wish to view.



ACCOUNT STATEMENTS

All members will receive a Wellness FCU statement for October and a final statement for activity from November 1-8, 2024, in paper format. AEFCU statements will be issued with activity from November 9, 2024, forward. There is no fee for paper statements; however, eStatements are most secure and convenient. Members can register for eStatements by following the instructions on page 11 of this booklet.

Members with loans will start receiving a separate monthly loan statement in December 2024.



TRANSACTION HISTORY

Wellness transaction history and eStatements will not be available after Friday, November 8. Please download and save your statement history and any transaction history you would like for your records prior to Friday, November 8. After November 8 at 4 p.m., Wellness FCU online banking will be disabled, and you will not have access to your account history or eStatements. For assistance downloading your history and statements, **please visit wellnessfcu.org/merger or scan the QR code.**





LOAN PAYMENTS

Beginning November 12, consumer loan (personal loans, auto loans, and home equity) payments can be made using American Eagle FCU Online and Mobile Banking, online at americaneagle.org, at any American Eagle FCU branch, by phone, or by mailing your payment. If payments are made from a Bill Payment service (not internal transfers), then the address and account must be updated to American Eagle FCU information to prevent any delays in posting with the Bill Pay service provider. You received a separate letter that contains your new loan account numbers.

PLEASE NOTE: Loan payment transfers/distributions that were previously set up will need to be re-established.

If you'd like to mail your payment, mail to:

American Eagle Financial Credit Union
PO Box 321
Brattleboro, VT 05302-0321

Making Deposits

There are many ways you can make deposits as a member of American Eagle FCU. You can make deposits with American Eagle starting November 12.

- Mobile Check Deposit on the AEFCU Mobile App
- Visit any branch
- Visit an American Eagle drive-thru Live Video Teller



Effective November 12 MERGER SUPPORT

If you have questions, we are here to help. Please contact us.

PLEASE NOTE: You may experience longer wait times when calling our Member Contact Center.



800.842.0145, ext. 8

Monday - Friday, 8:30 a.m. to 5:00 p.m.
Saturday, 8:30 a.m. to 12:30 p.m.



VISIT A BRANCH

Branch hours are listed
on page 5



MISCELLANEOUS

Important Disclosures were mailed in October.

If you need additional copies, please visit your local branch or americaneagle.org and search by disclosure name.

- Member Account Information/Truth In Savings
- Overdraft Privilege Policy
- Funds Availability Policy
- Privacy Notice
- Schedule of Fees
- Home Equity Servicing of Loans

Share Insurance Coverage

The Share Insurance Fund insures individual accounts at federally insured credit unions up to \$250,000, and a member's interest in all joint accounts combined is insured up to \$250,000. The Share Insurance Fund also separately protects IRA retirement accounts up to \$250,000. The fund is administered by the NCUA and is backed by the full faith and credit of the United States.

Visit ncua.gov for more information if desired.

Learn more at
[americaneagle.org/
wellnessmerger](http://americaneagle.org/wellnessmerger)
or
wellnessfcu.org/merger





FAQs

When can I utilize American Eagle FCU products and services?

On Tuesday, November 12, 2024, members will have American Eagle FCU branch access and can utilize American Eagle FCU products and services.

When can I visit American Eagle FCU branches for service?

Starting on Tuesday, November 12, 2024.

When can I use American Eagle FCU fee-free ATM networks?

Starting on Tuesday, November 12, 2024.

Will Wellness FCU branches remain?

Yes. The Wellness FCU branches will remain open with the same hours of service, but the name will change to American Eagle FCU.

Are the phone numbers, email address, or mailing address changing?

Yes. Current emails and phone lines will be forwarded for a brief period. Please visit the Contact Us page at americaneagle.org for contact information.

Will the Wellness website continue?

No. The Wellness FCU webpage will be sunset on November 8, 2024, and the URL will be redirected to americaneagle.org.

Will my WFCU scheduled distributions continue?

No. Loan payments (and other distributions) that were previously set up will need to be re-established using American Eagle FCU online banking.

Will my automatic payments and direct deposit continue?

Yes, they will continue to be processed without interruption for a brief period. To avoid disruption in the future, your existing information will need to be updated with your new American Eagle FCU account number and routing number.

I need to change my address? Who do I contact?

Until November 8, 2024, continue to send changes and communications to staff at Wellness FCU, just as you have previously.

Will I have access to my Wellness FCU account history after November 8?

No. Please save your transaction history and statements on online banking for future reference.

What about Online Banking and the Mobile Banking App?

On Tuesday, November 12, 2024, you will need to re-establish your online banking and mobile banking on the American Eagle FCU system. Please see page 10.

Will I receive my 2024 tax statements?

Yes, American Eagle FCU will mail your 2024 tax statements in early 2025.

What can I do to get ready for the account conversion?

1. Review the Checklist on page 4 of this booklet.
2. Keep your personal information, including your mailing address, email address, and phone numbers, up to date and notify us of any changes.
3. Review and retain this booklet for reference.

Who should I contact if I have additional questions or concerns?

Starting Tuesday, November 12, 2024, please call the American Eagle FCU Member Contact Center at **860.568.2020, ext. 8**. Prior to November 12, 2024, continue to call the Wellness branches or send Wellness FCU an email at contactus@wellnessfcu.org.

Avon

427 West Avon Road

Bloomfield*

699 Cottage Grove Road

Cromwell*

4 Hammerhead Place

East Hartford*

361 Main Street

Enfield*

201 Elm Street

Glastonbury*

109 Sycamore Street

Hartford

15 Van Dyke Avenue

Hartford Hospital (limited access)

85 Jefferson Street

Manchester*

304 Broad Street

Newington*

3579A Berlin Turnpike

North Haven*

84 Washington Avenue

Plainville*

378 New Britain Avenue

South Windsor*

530 Buckland Road

Southington*

888 Queen Street

Vernon*

455 Hartford Turnpike (Rt. 30)

West Hartford*

1245 New Britain Avenue

*** Video Teller Machine Available Hours
(plus 24/7 ATM access):**

Monday - Friday, 8:00 a.m. to 6:00 p.m.

Saturday, 8:30 a.m. to 1:00 p.m.

Member Contact Center

860.568.2020 or 800.842.0145

AmericanEagle.org



Federally insured by NCUA

10/24

The logo features a stylized eagle head profile above the text "American Eagle" in a large, bold, sans-serif font. Below this, the words "Financial Credit Union" are written in a smaller, all-caps, sans-serif font.

American Eagle
Financial Credit Union