

AE GOETZE & FIRST ALLIANCE MERGER FREQUENTLY ASKED QUESTIONS

Q: What will happen with my AE Goetze accounts?

A: On July 1, all your AE Goetze Employees Credit Union loans and accounts will become First Alliance Credit Union loans and accounts. At which time you'll start using the updated account number we will be providing you to access your accounts and loans as a member of First Alliance.

Q: Will I still be able to access the money in my AE Goetze account before July 1?

A: Yes, you will still be able to make deposits into and withdrawals from your AE Goetze accounts at the branch. However, leading up to and during the merger there may be limited access to your loans and accounts at certain points in time. You will be informed in advance of any dates your account access maybe affected by the merger preparations. Please know we will do everything we can to make this process as seamless as possible.

Q: I have automatic payments coming out of my account. Will I have to do anything to make sure those continue occurring?

A: No. Your automatic payments will be updated automatically for you on July 1. If you need to set up new automatic payments before July 1, please see Tom or Connie at the branch. They will walk you through the process during this transitional time. After the merger any new automatic payments will need to be set up using your updated First Alliance account number and the First Alliance routing number.

Q: I have direct deposits going into my account. Will I have to do anything to make sure those continue occurring?

A: No. Your direct deposits will be updated automatically for you on July 1. If you need to set up new direct deposits before July 1, please see Tom or Connie at the branch to help walk you through the process during this transitional time. After the merger, any new direct deposits will need to be set up using your updated First Alliance account number and the First Alliance routing number.

Q: I currently have a loan with AE Goetze. Will my loan details change, like my due date or interest rates?

A: No. The due date for your loan will not change. Your loan terms will remain the same as well. We will simply move your existing loan to First Alliance Credit Union. If you have automatic loan payments set up those will continue. If you typically visit the branch to make payments, you will still be able to do so as well. After July 1, once you enroll in online banking and/or mobile banking, you will also be able to make loan payments through those free services.

Q: I typically receive a loan payment voucher in the mail each month, will I continue to receive this for my loan payments?

A: No. First Alliance does not send monthly loan payment vouchers or reminders in the mail. We offer a variety of options for quickly and easily making loan payments and keeping track of your loan balance. Please contact us at 507-288-0330 or hello@firstalliancecu.com to discuss your best options for your monthly loan payment going forward.

Visit firstalliancecu.com/merger to for the most up-to-date information available!

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Q: Will the AE Goetze branch still be where I go to conduct my business?

A: Yes! Tom will remain at the branch in Lake City, along with long-time First Alliance employee, Connie. You can continue to visit the same location for your transactions, accounts and lending needs. However, after July 1 you will see First Alliance branding at the branch and around town. Of course, you'll also be able to visit any First Alliance location as well - there are three in Rochester, one in Byron, and one in Stewartville. Plus, you'll be able to access free online and mobile banking 24/7 to manage your money from your personal computer or smartphone.

Q: Does First Alliance have debit cards?

A: Yes, we provide all members with a free same-day debit card. Once your accounts are officially moved over in to the First Alliance system and your free checking account is opened, you will be issued a First Alliance debit card for you and any joint account owners. Our debit cards are EMV-chip enabled for enhanced security and are also compatible with Apple Pay, Google Pay, and Samsung Pay. Plus, you'll be able to add another layer of protection on your debit card when you download our free mobile banking app and access the free My Cards feature. We also provide afterhours debit card support at 833-221-8690.

Q: Will I automatically get a checking account after the merger?

A: No. After July 1, if you would like to have a checking account opened as part of your First Alliance membership you will need to talk to Tom or Connie in the branch or call us at 507-288-0330. You can also add a checking account to your membership online after you've enrolled in Online Banking. You can learn more about our checking account features and benefits at firstalliancecu.com/checking.

Q: I have accounts and loans at other financial institutions, can I move them to First Alliance?

A: Yes. Tom and Connie would be more than happy to help you transfer those accounts and loans over after July 1, or you can call us at 507-288-0330 as well.

Q: Does First Alliance Credit Union have a website?

A: Yes. You can find information about us and our products and services at www.firstalliancecu.com. This is also where you will go to access online banking if you choose to enroll after the merger. Make sure to subscribe to our blog as well!

Q: Who can I contact if I have more questions about the merger?

A: Tom and Connie at the Lake City branch are ready to answer all your questions. You can also call First Alliance Credit Union at 507-288-0330 or you can email hello@firstalliancecu.com with your questions. We are here to help!