

We're growing stronger, **together.**



Effective January 1, 2022 Leading Edge Credit Union and Eagle River Credit Union are officially one. Together, we are operating under the name Atlantic Edge Credit Union.

As we integrate our operations, we are committed to improving your banking experience and advising you regularly of any changes to services or account information. We are also pleased to welcome and serve members at our 11 branch locations.

For your current day-to-day banking needs, it's business as usual.

- There will be no immediate changes to your account numbers, debit cards, credit cards or cheques.
- Any direct deposits or automated bill payments that you have set up will not be affected.
- There are no changes to your online or mobile banking services. You can continue to use the links or apps you already have in place.

It will take time for us to complete all the integration activities. As we work through the transition, you may continue to see references to your former credit union on your online banking sites and in-branch.

We will advise members regularly of any changes to services or account information as the integration progresses.

Frequently Asked Questions

Will I need to do anything different after January 1?

No. Our priority is to minimize member change and disruption. As integration progresses, we will advise members regularly of any upcoming changes.

Are there changes to online or mobile banking?

No. You will use your existing links and banking information to access and login into online or mobile banking. As we consolidate banking data, we will explore options to serve members better and keep you informed of any changes that affect you.

Can I do my banking transactions at any branch location?

Yes, we are pleased to welcome and serve members at any of our 11 branch locations.

| | |
|------------------------|------------------|
| Happy Valley-Goose Bay | Corner Brook |
| Mary's Harbour | Doyles |
| L'Anse au Loup | Jeffrey's |
| St. Anthony | Port aux Basques |
| Port Saunders | St. George's |
| Deer Lake | |

While all our credit union branches operate from the same banking system, we are taking extra steps so staff can access account information and serve all members' banking needs.

Will my account number change?

Over the next few years there will be no changes to account numbers or the way you bank. Eventually we will consolidate our member data and services on one system. We will advise members regularly of any changes to services or account information.

One immediate change you will see is the Atlantic Edge Credit Union name will be reflected in account statements and banking transactions in January 2022.

Does my debit card change?

There are no changes to existing debit cards – you can continue to use your debit card as usual. The new Atlantic Edge Credit Union name will be reflected on your card when it comes time to reissue it.

Will there be any changes to my credit card?

Existing Collabria credit cards held by members will continue to work as usual. Members can expect the new Atlantic Edge Credit Union name to be on your card design as cards are reissued starting in the Spring of 2022.

Will there be any changes to my bank statement?

The only change to your bank statement will be the appearance of the new Atlantic Edge Credit Union name after January 1, 2022.

Will my cheques change?

All members will be able to use their existing cheques as they normally would. Existing accounts will remain as-is and integration activities will not impact their use. The new Atlantic Edge Credit Union name will have no impact on items such as direct deposits, automated bill payments, or outstanding cheques.

Will rates on my deposits and loans change?

There are no immediate changes to the rates that apply to existing deposits and loans. As part of our integration, we will be aligning the rates at all our branches, so you'll benefit from our competitive savings and lending products regardless of which branch location you choose to visit.

How was the name, Atlantic Edge Credit Union, chosen?

As part of the merger, we initiated a process to explore a name for the new credit union. This process enabled members, staff and community groups from both credit unions to provide input. Once the feedback was collected and analyzed, a recommendation was put forward to choose the name Atlantic Edge Credit Union.

One of the most important pillars of our brand is our direct connection to the communities where we live and work. All 11 branches will continue to honor the legacy of their communities, with the preservation of their branch names.

We are excited to launch Atlantic Edge Credit Union – one that builds on the success of Leading Edge and Eagle River, remains rooted in our local focus and ready to serve our members and community.

Will there be any changes in staff at my branch?

No. You'll continue to see the same staff you're used to dealing with at your branch.

Will my branch close? Will the service hours change?

Branches will continue to operate in all communities and there are no changes to the hours of operation.

How does this merger benefit members?

You'll continue to receive the same personalized service from the staff you know at your local branch.

Over time, you will have access to new and enhanced products and services. We have a plan in place to make the transition as smooth as possible for our members, and you will be kept informed throughout the process.

Will the credit union continue to support my community?

Absolutely. We are committed to continued investment in our communities and our co-operative principles. Enhanced products and services will also allow us to better support the banking needs of the local businesses that help our communities thrive. Over time, the savings and growth from the merger will allow us to do more to support our communities.

Ways to connect

For any member-related questions, please connect with us at info@aecu.ca or visit any of our 11 branch locations.

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| <u>Happy Valley-Goose Bay</u> 877-896-8352 or 709-896-8352 | M-T: 9:30AM-4PM F: 9:30AM-4:30PM |
| <u>Mary's Harbour</u> 709-921-635 or 866-991-6354 | M-T: 9:30AM-4PM F: 9:30AM-4:30PM |
| <u>L'Anse au Loup</u> 877-377-3728 or 709-927-5524 | M-T: 9:30AM-4PM F: 9:30AM-4:30PM |
| <u>St. Anthony</u> 709-454-8800 or 866-554-8800 | M-T: 9:30AM-4PM F: 9:30AM-4:30PM |
| <u>Port Saunders</u> 709-861-9188 or 866-861-9188 | M-T: 9:30AM-4PM F: 9:30AM-4:30PM |
| <u>Deer Lake</u> 709-635-5149 | M-T: 9:30AM-4PM F: 9:30AM-4:30PM |
| <u>Corner Brook</u> 709-634-4632 | M-F: 10AM-4PM |
| <u>St. George's</u> 709-647-2000 | M-F: 10AM-4PM |
| <u>Jeffrey's</u> 709-645-2512 | M-F: 10AM-4PM |
| <u>Doyles</u> 709-955-2402 | M-F: 10AM-4PM |
| <u>Port aux Basques</u> 709-695-7000 | M-F: 10AM-4PM |