

Member Matters



Clarke Community
DIVISION OF GWINNETT FEDERAL CREDIT UNION

FEBRUARY 2010

Special Edition

Important Merger Information for Clarke Community Members What's New February 25 – March 1 ...

New Clarke Community Office Hours



Hawthorne Office and Drive-Thru

Mon, Tues, Wed, Fri 8:00 a.m. – 5:00 p.m.
Thursday 8:00 a.m. – 6:00 p.m.
Saturday 9:00 a.m. – 12:00 noon



Lexington Office and Drive-Thru

Mon, Tues, Wed, Fri 9:00 a.m. – 5:00 p.m.
Thursday 9:00 a.m. – 6:00 p.m.

Clarke Community Will Be Closed Saturday, February 27 for the System Merger with Gwinnett Federal

The Clarke Community Hawthorne and Lexington offices will be closed on Saturday, February 27 to facilitate the system merger to Gwinnett Federal. Please be sure to make plans for the cash you will need for the weekend of February 27 and 28.

New Web site - clarkeonline.org

Beginning March 1, www.cfcu.net will be redirected to www.clarkeonline.org for news, information, and to go to Online Banking at www.gwinnettfcu.org.

Account Numbers

Your account number(s) will stay the same although your two-digit suffix(s) may change. Each deposit and loan account type (e.g. savings account, club account) will have a unique suffix which will be shown on your account. This will be reflected on your March statement which will be mailed to you early in April. When making a deposit you will need to put the suffix after your account number for the account you want to be credited.

Checks

You may continue to use your Clarke Community checks. At the time of reorder, please take your reorder form to a Clarke Community location for processing as your new checks will have a different routing number, and will be ordered through a new check company (Deluxe).

Correspondence

Please note that in the future you may receive correspondence from Gwinnett Federal Credit Union, Clarke Community Division of Gwinnett Federal Credit Union, or Gwinnett Federal Credit Union – also serving members of Clarke Community.

ATM Cards

If you have an active ATM card (used within the last six months), you will receive a letter and application for a new card prior to March 1. Please complete and return the application for your new card as soon as possible so that you will have a new ATM card in your possession by March 1. **Your current Clarke Community FCU ATM card will not work after February 28th.**



Debit Cards

If you have a Clarke Community FCU Master Money Debit Card, it will continue to work after March 1. In the months following March 1, you will receive a letter and application for a new Clarke Community (division of Gwinnett Federal Credit Union) Visa Debit Card. Please complete and return the application as soon as possible. After you receive your new Clarke Community Visa Debit Card, your old Master Money Debit Card will be deactivated. If you have any automatic deductions connected to your Clarke Community FCU Master Money Debit Card, please contact those merchants to provide them with your new Visa Debit Card number once you receive your new card.

ATM Machines

You will notice a new look to the ATM welcome screens at Hawthorne, Lexington, and Power Partners.

ATM/Debit Card fee schedule per transaction effective 3/1/10: *balance inquiry \$.50, FREE at any Clarke Community or Gwinnett Federal machine, 4 FREE per month at other ATMs then \$1.00 each additional, FREE point-of-sale, international single currency (.8% of amount), and international multi currency (1% of amount).*



eStatements and Bill Payment

While registering for online banking, you may want to sign up for eStatements (free service) and Bill Pay (also free when you have checking and eStatement service). To learn more about the advantages of eStatements and Bill Payment and to sign up, go to www.gwinnettfcu.org and click on “eStatements” and “Bill Payment” at the left side of the homepage. E-Statements is a great way to protect your account from fraud due to stolen or lost mail.



Telephone Banking (Audio Response)

Clarke Community's SAM will not be available after February 25. After this date your telephone banking will be known as MemberLine.

On March 1, please set up telephone banking through Gwinnett Federal's MemberLine before registering for online banking. You may call the same number that you currently use for SAM (706-543-1699), or you may call the MemberLine number at 770-338-4180, or 1-800-854-5004 when out-of-town.

1. You will hear a welcome message. Press 1 to go on before the message is done.

Press # after each entry for a quick response. You will be prompted to:

2. Enter your account number.
3. Enter your social security number.
4. Enter the last four digits of the primary account holder's social security number (the person that is listed first on the account).
5. Change your PIN. Enter a four digit PIN.
6. Re-enter the PIN. You will hear a message that your PIN has been changed.
7. Press 2 to go to your account information.



Online Banking

On March 1 please register for online banking at www.gwinnettfcu.org after setting up telephone banking.

1. Have ready: your account number, social security number, email address, and new MemberLine PIN number.
2. Log on to www.gwinnettfcu.org and click “Online Banking” at the left side of the homepage.
3. Click “Register now” under “New Users Only” at the far right of the page.
4. From this point, simply follow the instructions as you are guided through the registration process.

Note: If you prefer not to use your social security number as your User ID, please visit any of our locations after you register and we will change it for you.

Shared Branching

Beginning March 1 you will be able to use over 3,000 Credit Union Shared Service Centers nationwide and in other countries. These credit unions share their facilities to give members convenient locations to conduct business just as if they were in their home credit union. Whether you are at work, home, or your favorite travel destination, your credit union is always nearby. Go to www.creditunion.net for a complete list of locations.

Anywhere you see the swirl  you can conduct these transactions:

- Deposits
- Withdrawals
- Loan Payments
- Make transfers between accounts
- Purchase money orders, travelers checks and official checks*
- A \$2.00 per transaction convenience fee will be charged.

*May not be available at all outlets and locations.

To take advantage of this service, when you go to a shared branch you will need:

- Your credit union's name. Please reply, "Gwinnett Federal Credit Union"
- Your account number
- A valid government-issued photo identification, e.g., State Driver's license, US Passport



Routing Number

The 261174296 Clarke Community FCU routing number is now associated with the name "Gwinnett FCU". If you make a payment by phone or online (e.g. a utility bill), you will hear or see the number referred to as "Gwinnett FCU" now or in the future as companies update their systems.

Certificates of Deposit

Your Clarke Community certificate will be invested in a Gwinnett Federal certificate at the same rate and time remaining as you had with Clarke Community. The early withdrawal penalty has changed. If your certificate has a term of one year or less, your penalty for early withdrawal will be 30 days of interest whether earned or not. If the term is longer than one year, the early withdrawal penalty will be 90 days of interest whether earned or not. If you have an 18 month certificate, at maturity it will roll to a 24 month certificate.

Loans

The suffix number for your account will be different after the system merger. You will be able to identify your loan by the loan description that will display on your statement. The terms of your loan contract that you currently have with Clarke Community will not change; in other words, unless your loan contract with Clarke Community states differently, you will have the same due date and payment amount. You can make your loan payment from your credit union savings or checking account over the phone, online, or in person. If you don't already have an automated payment set up and would like to take advantage of this convenience, simply contact us after March 1st.

If you currently have a Clarke Community loan please be advised that credit bureau reports ordered after March 1 will show your loan as "account transferred or sold" and will be reported as a loan with Gwinnett Federal.

If you have a loan at another financial institution, give us a call today. Chances are you could refinance and save.

Account Transfers, Payroll & ACH deductions

These services will continue to function just as they were set up at Clarke Community.

Student Savings Accounts

After March 1 student savings accounts will not require a minimum balance and will earn dividends on the entire balance. Please see the rate schedule at gwinnettfcu.org.

