

Welcome, Partner!

Financial Well-Being Begins Here.



Fitzsimons
A PARTNERING CREDIT UNION

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WELCOME TO FITZSIMONS CREDIT UNION!

We are happy to have you as our member and would like to formally welcome you to Fitzsimons Credit Union. We have proudly served Aurora community since 1955 and offer a full range of banking products and services to help you on your financial journey. We are an alternative to the for-profit banking system, which means we are owned and operated by member account holders just like you, not shareholders on Wall Street.

Here is what makes us different

Your Vote Counts



We are all about democracy! Our member-based board of directors serve voluntarily and are elected by you to ensure that we are serving our members to the best of our ability.

Your Funds are Insured

That's right! Your funds are insured up to \$250,000 by the NCUA (National Credit Union Association). So no matter what happens in the economy, you can sleep peacefully knowing your money is safe.



Lower Loan Rates & Higher Savings Rates

We are a co-op, not a corporation. As a not-for-profit, any profit we make goes back to you in the form of competitive rates and lower fees. Ensuring you a fatter piggy bank.



Financial Education



We believe knowledge is power. Fitzsimons offers free credit monitoring services, a series of financial education workshops and resources, as well as a team of experts who can help you make the best financial decisions.

We appreciate your business and would like to assist you in all aspects of your financial journey. This booklet includes information that will help you get acquainted with Fitzsimons Credit Union and provides you with tools to get your account(s) established.

Please feel free to contact us if you have any questions regarding your loan or account.

OUR LOCATIONS

Fitzsimons Branch

2201 N. Fitzsimons Parkway
Aurora, CO 80045

Hours of Operation:

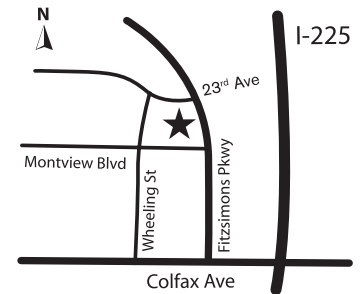
Monday - Friday 8:30 AM - 5:30 PM
Saturday 9:00 AM - 1:00 PM

Drive-Up Hours:

Monday - Friday 7:30 AM - 5:30 PM
Saturday 9:00 AM - 1:00 PM

Services:

One drive-up ATM at this location, one walk-up ATM at this location, after-hours night drop available, and drive-up teller services available at this location.



Southlands Branch

6359 S. Southlands Parkway
Aurora, CO 80016

Hours of Operation:

Monday - Friday 9:00 AM - 6:00 PM
Saturday 9:00 AM - 1:00 PM

Services:

Two drive-up ATMs at this location, and after-hours night drop available.



Shared Branching

As a Fitzsimons Credit Union member, you are part of the 2nd largest network of physical branch locations in the nation and you have access to over 30,000+ surcharge-free ATMs in locations where you already shop, like 7-Eleven and Costco. You can make deposits, do withdrawals, make payments and perform transactions just as if you were at your home credit union.

Visit our website to find a shared branch location or ATM near you at: FitzsimonsCU.com/locator

◀ **Important Note:** Please provide your membership # and a picture ID at shared branch locations.

Download the CO-OP ATM and Shared Branch app through the Apple App Store or through Google Play. Just search "CO-OP".



CONTACT US

Phone General: (303) 340-3343

Toll Free: (800) 933-5839

Call Center Hours: Monday – Friday: 8:30 AM - 5:00 PM

Fax: (303) 340-1772

Email: Info@FitzsimonsCU.com

*Important Note: Please be mindful sending your member number via email. To ensure account security, we encourage members to send e-mails to Fitzsimons Credit Union through the online banking portal. Just login and click on the **envelope icon** featured at the top right corner of the home page.*

Check Loan/Account Balance by Phone: (303) 344-3328 or (800) 866-2634
Press 0 and follow the prompts. Please have your debit card # or member # available.

Debit & ATM Card Questions 24/7 (including lost or stolen): (844) 368-1829

ANDI - Automated Phone System: (303) 344-3328 or (800) 866-2634

Mailing Address: For all loan payments and correspondence with the credit union -
2201 N. Fitzsimons Parkway, Aurora, CO 80045

eStatements

eStatements are electronic copies of your paper statements that can be viewed, searched, saved and printed online. Signing up for eStatements is fast, convenient, and secure. We archive them for at least 12 months online, so there is no need to store them yourself. eStatements are not sent to your email box or your home mailbox by paper, so there is no need to shred them. All account holders at Fitzsimons Credit Union are eligible to receive **FREE eStatements!**

How to enroll in eStatements

1. Once logged into your online banking, click the account you would like to receive electronic statements for.
2. Click on the link labeled **Online Statements**. This will take you to a new window where you'll see our *Online Statement Enrollment Agreement*.
3. Below the agreement document click the link labeled **eSign Document**. This will open a pdf containing a unique code.
4. Enter the code into the box below the agreement document and click **I Agree**.
5. You are now enrolled to receive your statements electronically.

*Important Note: You will receive an email when your monthly statement is available to review online. You will need to login to Online Banking in order to view your eStatements. If you'd like to change your enrollment preferences for either paper or electronic statements, click on **Edit my Settings** under the **My Settings** menu item.*

ONLINE BANKING

Take care of all your financial needs from the comfort of your home. With online banking you can transfer funds from one account to another, access and print eStatements, check account activity, check your credit score and more!

How to enroll:

1. Go to www.FitzsimonsCU.com In the top right corner of the page, click **Enroll in Online Banking**.
2. Type your member account number, your social security number, and encrypted word in the box.
3. Create a user ID and password. Passwords must contain at least 10 and no more than 32 characters, both upper and lower-case letters, and at least one number. As a security precaution, avoid using previous passwords.
4. Log in with your new username and password.
5. Select and answer five security questions from the dropdown menu that are easy for you to remember and hard for others to guess. Answers can be from 4 to 32 characters long and can use numbers, letters and special characters. Answers are case sensitive.
6. Set up phone for identity verification. Receiving verification codes on your phone provides additional security when making large transactions or changing personal information. Enter a nickname for your phone and request either a text message or phone call to receive your personalized 4-digit passcode.
7. Enter the 4-digit code that has been sent to you.
8. Accept the terms and conditions.
9. Update your profile information.

If you require more detailed instructions please visit Fitzsimonscu.com/digital-services/enrollment-instructions/

MOBILE BANKING APP

Once you're enrolled in online banking, you're eligible for mobile banking. You can find additional settings and instructions in the "Mobile" tab once you've logged into online banking.

Once you've established "Mobile Access," you can begin to log in to Mobile Banking from your phone. The system will confirm your login information along with your device to ensure it's really you. Once you are logged in, you can view your information and make transactions safely and securely. The app can be downloaded from either the Apple App Store or through Google Play.



⚠ *Important Note: When depositing a check through the mobile deposit feature, make sure to add "FOR FFCU MOBILE DEPOSIT ONLY" below the payee signature(s).*

CREDIT MONITORING ON THE MOBILE APP

Once you have logged into the mobile app. Click on the **My Credit Score** tab to set up and access our credit monitoring feature. For joint accounts, each member must establish a separate login identity to view their personal credit history and credit score. For further assistance please contact our call center at **(303) 340-3343**.

CHECKING ACCOUNTS

We've simplified checking so that you can spend less time on finances and more time on what matters most.

	<i>Kasasa Cash Checking</i>	<i>Kasasa Cash Back Checking</i>	<i>Kasasa Tunes Teen Checking</i>	<i>Regular Checking</i>
Rewards?	Up to 3.00% APY ³	Up to 4.00% cash back	Up to \$10 in entertainment credits	
30K+ surcharge-free ATMs²	✓	✓	✓	✓
ATM Reimbursements¹	Up to \$25 a month	Up to \$25 a month	Up to \$25 a month	
Optional Kasasa Protect⁴	\$7.99 per month	\$7.99 per month	\$7.99 per month	\$10.99 per month
Online and Mobile Banking	✓	✓	✓	✓
Digital Wallet Compatibility	✓	✓	✓	✓
Send and Receive money with Zelle	✓	✓	✓	✓
Monthly Service Free	FREE	FREE	FREE	FREE

Visit FitzsimonsCU.com/Personal-Checking-Accounts to learn about our checking accounts!

Membership restrictions may apply. No minimum deposit is required to open a Kasasa Cash, Kasasa Cash Back, Kasasa Tunes, or Regular checking account. There are no recurring monthly maintenance charges or fees to open or close this account. Monthly eStatements are a condition of Kasasa account(s). Limit of one (1) Kasasa account(s) per Social Security Number. Nationwide ATM withdrawal fee reimbursements up to \$25 will be credited to your account on the last day of the current statement cycle. These accounts are not meant to be used for commercial purposes. Qualifications must be met in order to receive stated monthly award amount. No minimum balance is required to earn or receive the account's rewards. Advertised information and rewards are based on all account qualifications being met during each cycle period. Visit us at FitzsimonsCU.com or call us at 303-340-3343 to speak to a member service representative to learn additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. 2) Surcharge-free transactions are available for debit and ATM card holders of participating credit unions. 3) APY=Applied Percentage Yield. 4) Optional Add On Service Fitzsimons Federal Credit Union offers Kasasa Protect, an optional Identity Fraud Protection And Restoration Service that includes identity theft, fraud protection and breach resolution services through a separate, third party that can be added to your Kasasa savings or checking account. This add-on service (a) requires your explicit authorization to add these Identity Fraud Protection Services ("opt-in"), (b) charges a separate monthly fee and (c) can be cancelled at any time. Trademarks:Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A., Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. **Federally insured by NCUA.**

WAYS TO MAKE LOAN PAYMENTS

➤ *Important Note: Unfortunately, we are unable to accept credit cards as a form of payment for loans. We can, however, accept debit cards for loan payments at our branch locations. (See page 2)*

Loan Payment Portal

If you want to pay your loan from a non-Fitzsimons savings or checking account, the Loan Payment Portal is a FREE, easy way to pay online. You can set up recurring payment(s) from a non-Fitzsimons account. You can also use the "Express Pay" option to make a one-time payment.

If you would like to utilize the Loan Payment Portal, please visit our website at FitzsimonsCU.com/Makealoanpayment and click on the **Loan Payment Portal** link.

Online

Payments on any Fitzsimons loan can be made with a Fitzsimons checking account by logging into **Online Banking**. Once logged in, click on **Transfers** and set up the transfer from your Fitzsimons Checking account. Payments post immediately to your Fitzsimons loan on the day you select, allowing you the luxury of last minute payments without fees.

(See **page 4** for directions on how to set up your online banking account.)

Phone

Payments from a Fitzsimons Account: Call ANDI, our Automated Phone System at **(303) 344-3328** to make loan payments over the phone. This service is FREE and is available to members who have a Fitzsimons savings or checking account. ANDI is available 24/7. You will need a PIN to access this service. A PIN can be setup for you by speaking to a Member Service Representative at **(303) 340-3343**.

Payments from Another Financial Institution: Call us at **(303) 340-3343** to speak to a Member Service Representative who can assist you in setting up a payment from another financial institution. Just provide your preferred checking/savings account number and the routing number of your financial institution. A nominal fee will apply per transaction. (See **page 3**) for Call Center hours of operation.

Mail

All loan payment checks should be mailed to **2201 N. Fitzsimons Pkwy, Aurora, CO 80045**. Please be sure to include your membership number and loan number on the check.

In-person

You can personally deliver your loan payment check to any of our branch locations or shared branch locations. (See **page 2**)

GUIDE TO SUCCESSFUL BORROWING

Thank you for choosing us as your lending partner! We want you to succeed as a borrower, so you can build and maintain a positive credit history. Here are some quick tips for a winning partnership.

Pay on time

Know when your loan payments are due, so you are never late. By paying on time, you actually save money in the long run. Late payments can result in the accrual of additional interest, and if payment is not received **within 10 days of the due date**, you may be charged a late fee. Further, payments made **30 or more days past the due date** will be reported to the credit bureaus. This can negatively affect your credit score and, possibly, your ability to borrow funds in the future. Need a friendly reminder? Sign -up for loan payment text reminders*. **Text "FITZFCU" to 32576.** Opt-in by replying YES.

Keep your insurance current

Insurance is required on all car and home loans. Make sure your insurance policy meets the required limits for coverage and deductibles, and lists Fitzsimons Credit Union as the lienholder. If your insurance is cancelled during the life of the loan or falls below required minimums, we will add our own insurance to the loan for you. While this might sound like a convenient option, it is not an ideal solution for several reasons:

- Our insurance will only protect the collateral (car or home). If you are in an accident, for example, there won't be anything that covers you for medical bills or other damage.
- Our insurance is costly. You can almost always find a better deal through a licensed insurance agency.
- Our insurance will cause your payments to go up, often by quite a bit.

In short, keeping your insurance current will save you money, give you better coverage, and show that you are a responsible borrower. Visit: www.MyInsuranceInfo.com to update your insurance.

Establish a savings plan now, before you think you'll need it

Especially if you've borrowed money to buy a car or a home, make sure you're able to handle potential expenses associated with it: insurance, maintenance, repairs, parking tickets, and the like. You already have a savings account at the credit union... so use it! Most experts agree that you should aim to **save 3-9 months' worth of your take-home pay for unforeseen emergencies**, depending on whether you rent or own your home, have dependents, or if you're self-employed. Regardless, the bottom line is save something. Even an extra \$25/month is better than nothing.

Communicate early and often

We know that life happens. You might find yourself out of work for a period of time. You might face a medical crisis. You might have an emergency repair bill that throws your monthly budget out of whack. The best thing you can do is to reach out to us. **Call us at 303-340-3343 and tell us what's happening.** We will dig around in our box of solutions to see what we can do to help you get through the rough patch. If we call you to discuss a late payment, call us back. We're your credit union and we're here to help whenever we can. When you are successful, we are successful.

That's what partners are for.

4 easy steps to switch to Fitzsimons Credit Union

- ☐ **Step 1: Stop using your previous accounts.** Be sure to leave sufficient funds in previous accounts until all checks and automatic payments have cleared.
- ☐ **Step 2: Change your Direct Deposits** to Fitzsimons Credit Union. Simply give the attached Direct Deposit Authorization form (*see page 12*) to your employer or other source of income to switch your deposit to your new account.
- ☐ **Step 3: Change any automatic payments or withdrawals** to Fitzsimons Credit Union. Contact all companies you have auto pay set up with (*see Auto Pay Checklist on page 9*) and inform them of your new bank account, and provide them with your new account number and **routing number: 302075458.**
- ☐ **Step 4: Close your previous accounts** - use then Account Closing Request form (*see page 11*) to close all accounts at your former financial institution.

➤ *Important Note: Remember to wait about a month before closing accounts and leave sufficient funds in the accounts to allow time for all automatic payments to clear.*

Automatic Payment Checklist:

Use this form to gather all of your automatic payment information in one place for easy reference.

Contact all companies you have auto pay set up with to inform them of your new bank account, and provide them with your new account number and **Routing Number: 302075458**.

Payment	Company	Phone Number	Account Number	Amount	Payment Date
Mortgage/Rent					
Auto Loan					
Insurance					
Credit Card					
Gas/Oil					
Electric					
Water					
Trash Removal					
Cable/TV					
Telephone					
Cell Phone					
Internet Provider					
Health Club					
Daycare					
Investments					
IRA/Retirement					
Charities					
Tuition/School Expense					
Other					

Be sure to keep your previous bank account open until you have confirmed all automatic payments have been switched to Fitzsimons Credit Union!

Account Closing Request Instructions:

Before sending an Account Closing Request

1. Check with your previous financial institution to make sure no additional forms or information are required.
2. Inquire about any possible penalties due to early withdrawal before you close your previous account. If you have Certificates of Deposit (CD's), it is important to check the maturity dates.
3. Be sure that all automatic payments and withdrawals have been switched to your Fitzsimons Credit Union account before you close your previous account.
4. Fill out the Account Closing Request form on *page 11* and mail to your former financial institution. Follow up with them to be sure they receive it.

After sending an Account Closing Request

1. Check account statements from your previous accounts to verify that they all have a zero balance and have been closed.

Account Closing Request

switchkit
we make switching easy.

Date: _____

To: _____ (Bank Name)
_____ (Bank Address)
_____ (City, State, Zip)

Fitzsimons Credit Union
(303) 340-3343
Toll Free (800) 933-5839
FitzsimonsCU.com

Primary Account Holder:

_____ (Name)
_____ (Home Address)
_____ (City, State, Zip)

Please accept this as my authorization and direction to close my account with your institution.

_____ **Type of Account (Please Check One)** _____

Account Number	Checking	Savings	CD	Money Market

Receipt of Funds (Check One)

- ☐ Please send a Cashier's Check in the amount of my account balance plus any accrued interest to my attention at the address on file.
- ☐ Wire Transfer (Domestic Only. All wires sent in US Dollars only. Please provide account and routing number below.)
Name of Institution _____
Account Number _____
Routing Transit Number _____

If you should have any questions regarding this transaction, please call me at my daytime phone number _____ or email me at _____.

Thank you for your cooperation.

Sincerely,

Customer Signature



Federally Insured by NCUA.

Direct Deposit Authorization Form Instructions:

After you've identified all Direct Deposits from your previous bank statements, use the form below to notify the depositor of your new bank information.

Before sending the Direct Deposit Authorization Form

1. Check with your employer or other source of income to make sure no other forms are required.
For Social Security direct deposit, call the Social Security Administration at (800) 772-1213 or go to www.ssa.gov/deposit/howtosign.htm.
2. Use the form below to begin your direct deposit at Fitzsimons Credit Union by providing it to your employer/source of income.
3. Maintain your previous account until you have confirmed that all of your Direct Deposits have been switched to your Fitzsimons account.

After sending the Direct Deposit Authorization Form

1. Confirm with your employer/source of income that all required forms were received.
2. Monitor your account through Fitzsimons Credit Union online banking (*see Online Banking instructions, page 4*) to ensure all deposits are made correctly.

Fitzsimons Credit Union Direct Deposit Authorization Form

Member Name: _____

Routing Number: 3 0 2 0 7 5 4 5 8 ☐ Net Pay OR ☐ Payroll Deduction Amount \$ _____

Member Account #: _____ ☐ Checking OR ☐ Savings

I certify that Fitzsimons Credit Union agrees to receive and deposit the payment identified above.

Member Signature

Date:

switchkit
we make switching easy.



Federally Insured by NCUA.

Member Only Deals

Enjoy Exclusive Savings Every Day



Love My
Credit Union®
rewards

Get more from your credit union membership at
LoveMyCreditUnion.org



Save 15% or More

asurionhome+

Exclusive Access to Home
Tech Support & Protection



Build Your Credit History
and Save up to 30%



SKI RESORTS

Save up to 50%



Identity Protection
Savings



Free Quote



Save 40% on a 1-Year
Membership



Powersports, RV & Boats
Buying Program

Exclusive Access to Saving
on Outdoor Vehicles



\$10 Off First Service



Home Security Savings



Stress Less Live Better
Save \$40



RENTAL CARS

Save up to 25%