Helpful information to effortlessly guide you through the merger process.

ConnexusCU.org
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Our Mission

Help our members achieve their personal financial objectives by anticipating their needs and exceeding their expectations with superior service and products.

Our Family Values

Integrity
Do what’s right.

Respect
Value each other.

Open & Honest Communication
Avoid surprises.

Work Hard/Play Hard
Seek balance.

Learn & Grow
Invest in you.

Synergy
Achieve together.
Welcome to Connexus Credit Union! We’re excited to soon have Bull’s Eye Credit Union members join our family. This guide will help make your transition to Connexus as seamless as possible. Inside, you’ll find important information on the merger, including key dates and actions you’ll need to take. Details about our products, services, and payment methods are also included. This guide, along with ConnexusCU.org, will act as a primary resource for questions you may have.

5 Reasons it’s Great
You’re Joining Connexus

1. Values-Based Credit Union
Every decision we make is based on a set of values we put into practice every day, and has led us to a history of strong credit and financial performance.

2. Our Mission is to Help You
The ultimate goal of Connexus is to help our member-owners reach their financial goals. We are 100% dedicated to you.

3. Industry-Leading Products & Yields
From loans to deposits, we offer some of the lowest rates, highest yields, and best promotions in the nation.

4. Award-Winning Digital Banking
Our integrated platform allows you to seamlessly manage your accounts 24/7 from a smartphone, tablet, and computer.

5. Longer Call Center Hours
Whenever you have a question or need help, you can call, live chat, or email us when it’s most convenient for you. See page 23 for hours.
What’s Staying the Same

Before we review what’s changing and what’s new for you, let’s go over some of what will remain virtually unchanged.

Branch Locations
All Bull’s Eye branches will remain open and staffed with the same friendly employees. All signs will be converted to the Connexus name.

Shared Branching
Access to shared branching via the CO-OPSM Network will continue.

ATM Access
Bull’s Eye ATMs will be rebranded as Connexus ATMs. You also still have access to the 25,000 surcharge-free MoneyPass® ATMs.

GreenPath™ Financial Wellness
Connexus also partners with GreenPath™, so you will still have access to financial guidance provided by their experts.

Community Support
Connexus will continue to support the many community activities and sponsorships established by Bull’s Eye.

Credit Cards
Your current credit card will remain valid and be honored until it is replaced just prior to the expiration date printed on the card.

Privilege Pay
If you are opted into Privilege Pay on your current Bull’s Eye checking account, your enrollment will carry over to Connexus.

Safe Deposit Boxes
The location and keys for safe deposit boxes will remain the same.

Loans
Terms, payment amounts, and rates will remain unchanged.

TruStage Insurance
Connexus is affiliated with TruStage® for AD&D and life insurance. Connexus partners with Liberty Mutual® for home and auto insurance. Any policies you have in place will remain in effect as stated in your current policy.

Mobile Wallet
Connexus debit cards are compatible with Apple Pay®, Samsung Pay®, and Android PayTM.

Transfers
Any internal transfers, between accounts or to loans, you have established at Bull’s Eye will continue at Connexus.
What Changes to Expect

You will see product changes explained throughout this guide. Below are some of the general membership changes to note.

**Member Number**

All Bull’s Eye members will receive new member numbers within a mailing scheduled to arrive by the first week of November. For the majority of members, your Connexus member number will be your current Bull’s Eye member number preceded by 77. For example, if your current member number is 12345, then your new Connexus member number will be 7712345.

**Debit Cards**

All members with Bull’s Eye debit cards will receive replacement Connexus debit cards in the mail. See pages 14-15.

**Routing & Account Numbers**

Beginning Dec. 3, you will need to use the Connexus routing number (275982296) and your Connexus checking Share Draft Conversion (SDC) number (the number on the bottom of checks). These numbers are required to set up electronic withdrawals, deposits, and transfers to/from your checking account. If you have a Bull’s Eye checking account, your new SDC number will be included in the November mailing.

**Loan Payment Notification**

Your loan payment history will be included on monthly statements, with the exception of mortgages which will be on a quarterly basis. Automated payments are encouraged, or payment coupon books can be ordered.

**Statements**

As a Connexus member, you will receive quarterly statements unless you have a checking account, non-mortgage loans, or other qualifying transactions which trigger monthly statements. Although the look of your new Connexus statement may differ somewhat, the information will be similar.

**Voice Banking to Telephone Banking**

Connexus Telephone Banking works much like Bull’s Eye Voice Banking, but there will be new prompts and instructions to follow. See page 20.
What’s New for You

In addition to a broader selection of loan and deposit products, there will be several new features to take advantage of as a Connexus member.

**Integrated Online Banking & Mobile App**
Connexus’ online banking and mobile banking app both run on a single platform, so your experience within Digital Banking is consistent from smartphone to tablet to computer.

**Dedicated Mortgage Team**
Connexus has a team of motivated mortgage experts with decades of combined experience ready to help anyone looking to buy, build, or refinance a home.

**Extended Contact Center Hours**
If you have questions or need help with your account, the Member Contact Center is available by phone and chat from 6:00 AM to 9:00 PM, Monday through Friday* and 8:00 AM to 1:00 PM on Saturdays.

*Open at 9:00 AM on Thursdays.

**Expanded ATM Network**
Connexus members can access surcharge-free ATMs from both the CO-OPSM and MoneyPass® networks. This expands your access to more than 54,000 ATMs nationwide. Plus, Connexus provides surcharge rebates to qualifying checking account holders.

**Online Loan Applications**
Connexus loan applications can be completed over a smartphone, tablet, or computer making it easier than ever to request the money you need.

**External Transfers**
With Connexus Digital Banking, you can connect your Connexus account to an account at another financial institution, allowing you to move money to and from both accounts free of charge. Note: You’ll need to request activation to use this feature.

**Person to Person Payments (P2P)**
This Connexus Digital Banking feature allows you to quickly and securely send money to virtually anyone via your debit card. All you need is the recipient’s mobile number or email address.

**Biometric App Login**
If you have a compatible smartphone, you can log in to the Connexus App with fingerprint or facial recognition security.

**Expanded Payment Options**
Connexus offers several new loan payment options for you. See page 16.
## Key Dates to Remember

<table>
<thead>
<tr>
<th>Date</th>
<th>What’s Happening</th>
<th>Page</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/24 - 11/9</td>
<td>New debit cards delivered</td>
<td>14</td>
<td>Activate right away <strong>but do not use</strong> until 12/3</td>
</tr>
<tr>
<td>11/1</td>
<td>Member info packet delivered</td>
<td>N/A</td>
<td>Contains new member #</td>
</tr>
<tr>
<td>Nov.</td>
<td>Download the Connexus App from the App Store® or Google Play™</td>
<td>18</td>
<td>You'll be ready for 12/3 Digital Banking registration</td>
</tr>
<tr>
<td>11/23</td>
<td>Last day to edit BECU bill pay payees or amounts</td>
<td>18</td>
<td>Scheduled payments through 12/3 will still be made <strong>NOTE: Payments from 11/28 – 11/30 must be rescheduled</strong></td>
</tr>
<tr>
<td>11/30</td>
<td>BECU Online &amp; Mobile Banking deactivated at 5 PM</td>
<td>18</td>
<td>Connexus Digital Banking available on 12/3</td>
</tr>
<tr>
<td>11/30</td>
<td>BECU Voice Banking unavailable</td>
<td>20</td>
<td>Connexus Telephone Banking available on 12/3</td>
</tr>
<tr>
<td>12/1 &amp; 12/2</td>
<td>BECU and Connexus branches closed <strong>NOTICE: Closing at 5 PM on 11/30</strong></td>
<td>18</td>
<td>Shared Branching will also not be available. Withdrawal limitations will be in place for BECU debit cards.</td>
</tr>
<tr>
<td>12/3</td>
<td>BECU debit cards deactivated at 7:59 AM</td>
<td>14</td>
<td>Connexus card is valid at 8:00 AM (if activated)</td>
</tr>
<tr>
<td>12/3</td>
<td>New Connexus debit card can be used</td>
<td>14</td>
<td>Remember to activate prior to using</td>
</tr>
<tr>
<td>12/3</td>
<td>Log in and register for Connexus Digital Banking</td>
<td>18</td>
<td>Use smartphone or tablet with the Connexus App</td>
</tr>
<tr>
<td>9/30/19</td>
<td>Transactions (like clearing a check) with BECU account/routing #s no longer honored</td>
<td>15</td>
<td>BECU routing &amp; SDC #s become invalid; must use Connexus information</td>
</tr>
</tbody>
</table>

*Note: All times listed represent Central Time (CT).*

*App Store® is a service mark of Apple Inc. Google Play™ is a trademark of Google LLC.*
## Actions You Need to Take

<table>
<thead>
<tr>
<th>Date</th>
<th>What You Should/Can Do</th>
<th>Page</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/24 - 12/3</td>
<td>Activate new Connexus debit card</td>
<td>14</td>
<td>Must call from phone on record with your account; do not use until 8:00 AM on 12/3</td>
</tr>
<tr>
<td>11/15 (or as needed)</td>
<td>Order new Connexus checks</td>
<td>15</td>
<td>Ordering information provided by 11/1</td>
</tr>
<tr>
<td>Nov.</td>
<td>Make notes of scheduled transfers and bill payments in BECU Online &amp; Mobile Banking</td>
<td>18</td>
<td>Handy when you go to verify them on or after 12/3</td>
</tr>
<tr>
<td>Nov.</td>
<td>Download the Connexus App for Digital Banking</td>
<td>18</td>
<td>Free in the App Store® and Google Play™; fully functional once you register on or after 12/3</td>
</tr>
<tr>
<td>12/2</td>
<td>Last day to use BECU debit card</td>
<td>14</td>
<td>Destroy and discard on 12/3</td>
</tr>
<tr>
<td>12/3 (and later)</td>
<td>Update account info with payees for new checking/debit card #s</td>
<td>14</td>
<td>Payees like Netflix®, health club, insurance payments, etc.</td>
</tr>
<tr>
<td>12/3</td>
<td>Start using new Connexus debit card after 8:00 AM</td>
<td>14</td>
<td>Be sure to activate first</td>
</tr>
<tr>
<td>12/3</td>
<td>Begin using Connexus checks</td>
<td>15</td>
<td>BECU checks still honored until 9/30/19</td>
</tr>
<tr>
<td>12/3</td>
<td>Redirect transfers/loan payments from outside financial institutions</td>
<td>19</td>
<td>Have them routed to your Connexus account/loan</td>
</tr>
<tr>
<td>12/3</td>
<td>Log in/register for Connexus Digital Banking</td>
<td>18</td>
<td>An email reminder will be sent</td>
</tr>
<tr>
<td>12/3</td>
<td>Review and verify account info for direct deposits (if needed)</td>
<td>19</td>
<td>Employer or Social Security deposits, etc; some may require confirmation of your Connexus account/routing #</td>
</tr>
<tr>
<td>12/3</td>
<td>Set up loan payments in Connexus Digital Banking</td>
<td>18-19</td>
<td>Not required for transfers already set up in BECU online banking</td>
</tr>
<tr>
<td>12/3</td>
<td>Review and verify transfers and direct deposits migrated from BECU to Connexus Digital Banking</td>
<td>18-19</td>
<td>Most will migrate automatically, but best to check against notes you took in November</td>
</tr>
<tr>
<td>9/30/19</td>
<td>BECU checks no longer honored</td>
<td>15</td>
<td>Order new Connexus checks anytime after 11/15/18</td>
</tr>
</tbody>
</table>
Deposit Products

On Dec. 1, 2018, all Bull’s Eye deposit accounts will be automatically converted into similar Connexus deposit accounts.

Find Out Which Connexus Account You’ll Have After Conversion

<table>
<thead>
<tr>
<th>Savings</th>
<th>Bull’s Eye Account</th>
<th>Bull’s Eye Yield</th>
<th>Connexus Account</th>
<th>Connexus Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Savings</td>
<td></td>
<td>0.01% APY</td>
<td>Regular Savings</td>
<td>0.25% APY</td>
</tr>
<tr>
<td>Smart Money Savings</td>
<td></td>
<td>Up to 0.06% APY</td>
<td>Regular Savings</td>
<td>0.25% APY</td>
</tr>
<tr>
<td>Moola Moola Savings</td>
<td></td>
<td>Up to 0.06% APY</td>
<td>Youth Savings</td>
<td>0.25% APY</td>
</tr>
<tr>
<td>Young Adult Discount Account (YADA)</td>
<td></td>
<td>Up to 0.06% APY</td>
<td>Youth Savings</td>
<td>0.25% APY</td>
</tr>
<tr>
<td>Christmas Club Savings</td>
<td></td>
<td>0.02% APY</td>
<td>Holiday Club Savings</td>
<td>0.25% APY</td>
</tr>
<tr>
<td>Health Savings</td>
<td></td>
<td>N/A</td>
<td>Health Savings</td>
<td>Up to 2.00% APY</td>
</tr>
<tr>
<td>Money Management</td>
<td></td>
<td>Up to 0.06% APY</td>
<td>Money Market</td>
<td>Up to 1.15% APY</td>
</tr>
<tr>
<td>IRA Savings</td>
<td></td>
<td>0.30% APY</td>
<td>IRA Supreme Account</td>
<td>Up to 1.50% APY</td>
</tr>
</tbody>
</table>

| Certificates                                 |                    |                  |                  |                |
| Share Certificate                            |                    | Up to 1.00% APY  | Share Certificate | Up to 3.25% APY|
| IRA Certificate                              |                    | Up to 0.85% APY  | IRA Certificate  | Up to 3.25% APY|

| Checking                                     |                    |                  |                  |                |
| Checker’s Choice                             |                    | No Yield         | Innovative Checking | No Yield      |
| Regular Checking                             |                    | 0.01% APY        | MyRewards Checking | Up to 1.35% APY |

*Please see our Investment Rates sheet for further information on rates and terms. Should you have any questions, please contact us at 800.845.5025.
Savings at Connexus

Regular Savings Account

Converted from: Share Savings, Smart Money Savings
This is the standard savings account with no maximum limits.

Youth Savings Account

Converted from: Moola Moola Savings, Young Adult Discount Account (YADA)
Our Youth Savings is valid for members age 23 and under. When the member turns 24, the account will automatically switch to the standard Regular Savings Account.

Holiday Club Savings Account

Converted from: Christmas Club Savings
Like the Bull’s Eye Christmas Club, the money within your Holiday Club Account will be available via transfer to your Regular Savings Account on Oct. 1 of every year.

Health Savings Account (HSA)

Not Available at Bull’s Eye
You can use your Health Savings Account and debit card to pay for qualified medical expenses if eligibility requirements are met.

Money Market Account

Converted from: Money Management
Our Money Market Accounts earn high yields and allow up to four electronic withdrawals or transfers per month.

IRA Supreme Account

Converted from: IRA Savings
These IRA accounts have no fixed term and earn higher yields as your balance increases.
Certificates (Share & IRA) at Connexus

All Share Certificates and IRA Certificates will continue at their current yield, principal, and term until maturity. Unless you provide notification otherwise, it will be automatically renewed at the same principal level. You will be notified of your maturity date and renewal term/yield prior to your Certificate maturing.

Certificate Renewal Terms

Use this chart to determine what term your current Certificate will have after auto-renewing with Connexus.

<table>
<thead>
<tr>
<th>Bull’s Eye</th>
<th>Connexus</th>
</tr>
</thead>
<tbody>
<tr>
<td>3-18 months</td>
<td>12 months</td>
</tr>
<tr>
<td>24 months</td>
<td>24 months</td>
</tr>
<tr>
<td>36 months</td>
<td>36 months</td>
</tr>
<tr>
<td>48 months</td>
<td>42 months</td>
</tr>
<tr>
<td>60 months</td>
<td>60 months</td>
</tr>
</tbody>
</table>

Connexus offers some of the highest Share Certificate yields in the country, with a minimum deposit of $5,000 on new certificates.

Checking at Connexus

Innovative Checking

Converted from: Checker’s Choice

Similar to Checker’s Choice, Innovative Checking is a basic account that has no dividends, no monthly fees, and no requirements. It does include unlimited free Connexus ATM transactions and four free non-Connexus ATM transactions per month.

MyRewards Checking

Converted from: Regular Checking

Members with MyRewards Checking will earn up to 1.35% APY and receive rebates for ATM surcharges when monthly requirements are met. Members will no longer be subject to a $3 monthly account fee. Unlimited free Connexus ATM transactions and four free non-Connexus ATM transactions per month are also included. Members not meeting all monthly requirements earn 0.20% APY.

Please see our Investment Rates sheet for further information on rates and terms. Should you have any questions, please contact us at 800.845.5025.
Xtraordinary Checking

This is our highly-acclaimed high-yield checking account that earns up to 1.75% APY and ATM surcharge rebates when monthly requirements are met. See all the monthly rewards available in the chart below. Members not meeting all the monthly requirements earn 0.20% APY.

To upgrade to Xtraordinary Checking, visit your nearest branch, call 800.845.5025, or apply online at ConnexusCU.org after Dec. 3.

MyRewards and Xtraordinary checking accounts have performance requirements in order to receive ATM rebates, stated yields, or other rewards. See requirements below.

<table>
<thead>
<tr>
<th>Monthly Rewards Earned</th>
<th>Innovative Converted from Checker’s Choice</th>
<th>MyRewards Converted from Regular Checking</th>
<th>Xtraordinary Available to Upgrade</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>None available</td>
<td>1.35% APY on up to $25,000</td>
<td>1.75% APY on up to $25,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Up to $25 in rebates for ATM surcharges</td>
<td>Up to $25 in rebates for ATM surcharges</td>
</tr>
<tr>
<td>Monthly Requirements to Earn Rewards</td>
<td>Not required</td>
<td>10 debit card transactions</td>
<td>15 debit card transactions</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1 direct deposit or ACH withdrawal</td>
<td>1 direct deposit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Subscription to eStatements</td>
<td>1 third-party payment made with Connexus online Bill Pay</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Subscription to eStatements</td>
</tr>
<tr>
<td>Monthly Maintenance</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
</tr>
<tr>
<td>Connexus ATM Transactions</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
</tr>
<tr>
<td>Free Non-Connexus ATM Transactions per Month</td>
<td>4</td>
<td>4</td>
<td>6</td>
</tr>
</tbody>
</table>

Please see our Investment Rates sheet for further information on rates and terms. Should you have any questions, please contact us at 800.845.5025.
Business Accounts

Bull’s Eye Small Business Checking and Large Business Checking will both be converted into Connexus Business Checking Accounts, maintaining the same features and minimums that are currently offered under Bull’s Eye Small Business Checking.

Cards & Checks

If you have a Bull’s Eye credit card, debit card, or checks, please refer to the sections below for information on their conversion to similar Connexus products.

Credit Cards

Your Bull’s Eye credit card will remain the same and will not be impacted by the conversion. Please continue to use your current credit card until it expires. Shortly before then, you’ll receive a new Connexus-branded credit card.

If you have automatic credit card payments set up from either a Bull’s Eye account or an account at another financial institution, they will continue as scheduled. No action is needed.

Debit Cards

You will receive a new Connexus Visa® debit card via mail between Oct. 24 and Nov. 9. If you do not receive your card by then, please call us at 800.845.5025.

Please follow the debit card instructions below:

1. Activate your Connexus debit card upon receipt. However, do not begin using it until Dec. 3.

2. Continue to use your Bull’s Eye debit card until 7:59 AM on Dec. 3, at 8:00 AM your Connexus debit card will be valid for use.

3. Once you begin using your Connexus debit card, destroy and discard your Bull’s Eye card.

4. Notify all businesses authorized to charge your card on a regular basis of your new debit card number and expiration date. Online subscriptions, health clubs, and insurance companies are all common businesses tied to debit cards.
Checks

As your check supply is depleted, you should order Connexus-branded checks. You can do so anytime after Nov. 15 by visiting a branch or calling 800.845.5025. After Dec. 3, checks can also be ordered by logging in to Connexus Digital Banking and accessing the “Draft Services” feature.

We are developing ways to provide you with discounts for your first order of new Connexus checks. More information will be mailed to you in early November. Your Bull’s Eye checks will continue to be honored and processed through Sept. 30, 2019.

Loan Products & Payments

If you have a loan or line of credit with Bull’s Eye, your current rate, term, and payment amount will remain the same throughout the life of the loan.

Loans Offered

Borrowing will continue to be easy and affordable at Connexus. Please visit ConnexusCU.org or Connexus Digital Banking for loan rates and additional information on these products.

- Auto Loans & Refinancing (New/Used)
- Personal Loans
- Personal Lines of Credit
- Recreational Loans
- Mortgage Loans & Refinancing
- Home Equity Loans
- Home Equity Lines of Credit
- Student Loans

Loan Payments

Automatic payments set up through Bull’s Eye Online Banking, and all internal Bull’s Eye transfers between accounts/loans, will continue as scheduled with no action needed. However, if your automatic payments are set up through another financial institution, you will need to re-direct those payments to Connexus. Account information needed to set up new automatic payments to Connexus will be mailed to you by the first week of November. Be sure to verify your loan payments are established as desired from Dec. 3 and beyond.
# Loan Payment Options

<table>
<thead>
<tr>
<th>ONLINE</th>
<th>Digital Banking Transfer From a Connexus Account</th>
<th>Digital Banking Transfer From Another Financial Institution</th>
<th>Credit or Debit Card*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Received</td>
<td>Immediate</td>
<td>2-3 business days</td>
<td>1 business day</td>
</tr>
<tr>
<td>Cost</td>
<td>Free</td>
<td>Free</td>
<td>$9.95</td>
</tr>
</tbody>
</table>
| Benefit | - Quick payment  
- Available 24/7  
- Recurring transfer option  
- Available on mobile | - Quick payment  
- Available 24/7  
- Recurring transfer option  
- Available on mobile | - Quick payment  
- Available 24/7  
- Available on mobile |

<table>
<thead>
<tr>
<th>MAIL</th>
<th>Mail Check With Loan Coupon to Address Provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Received</td>
<td>5-7 business days</td>
</tr>
<tr>
<td>Cost</td>
<td>Cost of a stamp &amp; envelope</td>
</tr>
<tr>
<td>Benefit</td>
<td>Control over when payment is sent</td>
</tr>
</tbody>
</table>

Note: If this is your preferred method, loan coupons can be requested on or after Dec. 3 by calling 800.845.5025 or through the Message Center in Connexus Digital Banking. Payments should not be mailed to a branch.

<table>
<thead>
<tr>
<th>PHONE</th>
<th>Transfer From a Connexus Account via Telephone Banking</th>
<th>Credit or Debit Card*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Received</td>
<td>Immediate</td>
<td>Immediate</td>
</tr>
<tr>
<td>Cost</td>
<td>Free</td>
<td>$14.95</td>
</tr>
</tbody>
</table>
| Benefit | Available 24/7 | - Quick payment  
- No login required |

<table>
<thead>
<tr>
<th>BRANCH</th>
<th>Pay in Person at Any Connexus or Shared Branching Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Received</td>
<td>Immediate</td>
</tr>
<tr>
<td>Cost</td>
<td>Free</td>
</tr>
<tr>
<td>Benefit</td>
<td>Can be done while conducting other transactions</td>
</tr>
</tbody>
</table>

*Visa® debit or pre-paid cards, MasterCard® credit, debit or pre-paid cards, and Discover® cards. Visa® credit cards are not accepted for debt repayment.*
Digital Banking

Connexus’ online and mobile banking both run on a single platform and are referred to as Digital Banking. This structure delivers a consistent, reliable, and easy-to-use experience from a smartphone, tablet, or computer.

Digital Banking Features

View the adjacent table to see which features you will now have access to, which will remain available, and which will be retired.

Feature Previews

For an early look at all Connexus Digital Banking has to offer, visit the Merger Page on becu.net or go to ConnexusCU.org/DigitalBanking. You’ll find videos and more detailed information on everything you’ll soon have at your fingertips.

<table>
<thead>
<tr>
<th>NEW Features</th>
<th>Bull’s Eye</th>
</tr>
</thead>
<tbody>
<tr>
<td>External Transfers</td>
<td>✓</td>
</tr>
<tr>
<td>Actionable Alerts</td>
<td>✓</td>
</tr>
<tr>
<td>Apple Watch &amp; Android Wear Support</td>
<td>✓</td>
</tr>
<tr>
<td>Promotional Offers</td>
<td>✓</td>
</tr>
<tr>
<td>Biometric/PIN # Login</td>
<td>✓</td>
</tr>
<tr>
<td>Multifactor Authentication</td>
<td>✓</td>
</tr>
<tr>
<td>Person to Person Payments (P2P)</td>
<td>✓</td>
</tr>
<tr>
<td>Educational Articles</td>
<td>✓</td>
</tr>
<tr>
<td>Snapshot (Balance Peek)</td>
<td>✓</td>
</tr>
<tr>
<td>Budget Tools/Savings Goals</td>
<td>✓</td>
</tr>
<tr>
<td>Self-Serve Username &amp; Password Recovery</td>
<td>✓</td>
</tr>
<tr>
<td>Dedicated Tablet App</td>
<td>✓</td>
</tr>
<tr>
<td>Electronic Tax Forms</td>
<td>✓</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SIMILAR Features</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Customizable Navigation</td>
<td>✓</td>
</tr>
<tr>
<td>Bill Pay</td>
<td>✓</td>
</tr>
<tr>
<td>Alerts/Notifications</td>
<td>✓</td>
</tr>
<tr>
<td>Internal/Scheduled Transfers</td>
<td>✓</td>
</tr>
<tr>
<td>Mobile Deposit</td>
<td>✓</td>
</tr>
<tr>
<td>Mobile Wallet</td>
<td>✓</td>
</tr>
<tr>
<td>Secure Message Center</td>
<td>✓</td>
</tr>
<tr>
<td>Check Images &amp; Status</td>
<td>✓</td>
</tr>
<tr>
<td>Searchable Transaction History</td>
<td>✓</td>
</tr>
<tr>
<td>eStatements</td>
<td>✓</td>
</tr>
<tr>
<td>Quicken Download</td>
<td>✓</td>
</tr>
<tr>
<td>Mobile App</td>
<td>✓</td>
</tr>
<tr>
<td>Check Ordering</td>
<td>✓</td>
</tr>
<tr>
<td>Check Stop Payment</td>
<td>✓</td>
</tr>
<tr>
<td>New Loan/Deposit Applications</td>
<td>✓</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RETIRED (or More Limited) Features</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar View</td>
<td>✓</td>
</tr>
<tr>
<td>Balance Sheet</td>
<td>✓</td>
</tr>
</tbody>
</table>
Digital Banking Transition

All existing users of Bull’s Eye Online Banking will have their accounts automatically transitioned into Connexus Digital Banking.

What information will automatically transfer from Bull’s Eye Online Banking to Connexus Digital Banking?

• All accounts for which you are primary, joint, and co-borrower
• Scheduled transfers and bill payments
• Bill Pay payee information
• eStatement history (18 months for those receiving Bull’s Eye eStatements)

Important Transition Dates

» Nov. 30 | 5:00 PM
  • Bull’s Eye Online Banking is permanently unavailable.

» Nov. 30 | 5:00 PM – Dec. 3 | 12:00 AM
  • Bull’s Eye branches are closed.
  • Voice Banking and Shared Branching will also be unavailable.
  • Withdrawal limitations will be in place for BECU debit cards.
  Please plan ahead for this unavoidable blackout period.

» Dec. 3 | 12:00 AM
  • Connexus Digital Banking is available for registration and login.

How to Access Connexus Digital Banking

Several aspects of your Bull’s Eye Online Banking profile will be transitioned to Connexus Digital Banking. More information on registering and logging in to Connexus Digital Banking will be provided in November.

All Bull’s Eye members can register for Connexus Digital Banking after Dec. 3. Registration can be completed on ConnexusCU.org or through the Connexus App (available for free on Apple® and Android™ devices).

Online Bill Pay: What You Need to Know

Any scheduled Bill Pay payments and payee information from Bull’s Eye Online and Mobile Banking will automatically transition into Connexus Digital Banking.

Bill Pay users will have limited or no access from 5:00 PM Nov. 23 to 12:01 AM Dec. 3. Payments scheduled within that time frame will still be processed (with the exception of 11/28 – 11/30), but payments and payee information cannot be edited. When you access your Connexus Digital Banking account on or after Dec. 3, you will see your payees and scheduled payments, and you will have full control to edit your payments as needed.
Other Account Information

**Statements & eStatements**

Your last Bull’s Eye statement will be for November and delivered by mail in early December (even if you are enrolled in eStatements). Your December statement will be your first Connexus statement and will arrive by mail in early January unless you enroll in Connexus eStatements.

If you are enrolled in Bull’s Eye eStatements, your eStatements from the past 18 months will be available within the eDocs feature of Connexus Digital Banking once enrolled into eStatements. As your membership continues, you will have electronic access to all your eStatements from the past two years.

Bull’s Eye members who receive eStatements without using Bull’s Eye Online Banking will receive Connexus eStatements only after they have registered for Connexus Digital Banking and enrolled in eStatements. You can register online at ConnexusCU.org or through the Connexus App after Dec. 3.

**Direct Deposits**

All direct deposits coming into Bull's Eye will be automatically redirected to your Connexus accounts beginning Dec. 3. Connexus will notify the originator of the change when possible. If confirmation of the change is required, the originator of the direct deposit may contact you for more information.

**Transfers & Loan Payments**

All internal transfers currently scheduled between Bull’s Eye accounts will continue without interruption. This also applies to loan payments made internally. Any transfers or loan payments scheduled through an outside financial institution to your Bull’s Eye account will need to be proactively redirected by you to your Connexus account. The Connexus account details needed to do this will be mailed to you by the first week of November.
**Telephone Banking**

Bull’s Eye Voice Banking will no longer be available as of 5:00 PM on Nov. 30. Connexus Telephone Banking will be available on Dec. 3.

**How to Use Telephone Banking**

1. Call **800.438.2747**.

2. Enter your Connexus member number. Remember, this is not the same as your checking/savings account number.

3. Enter your access code. Your initial code is the last four digits of the primary member’s Social Security number. You will be prompted to change your access code.

4. Listen to the menu prompts and select the transaction/information you need.
Awards & Recognition

Connexus has been nationally recognized as an industry-leading credit union!
Take a look at some of our most recent recognition:

**August 2018**
Earned a 5-star rating with independent rating agency Bauer Financial
*Source: BauerFinancial.com*

**July 2018**
Recognized by The Balance as the Best Credit Union in the Nation for Using Any ATM
*Source: TheBalance.com*

**July 2018**
Named “2018 Best Credit Union Runner-Up” by Kiplinger Personal Finance
*Source: Kiplinger.com*

**June 2018**
Recognized by Bankrate.com for High Yields on Share Certificates and received Bankrate.com’s 5-star rating
*Source: Bankrate.com*

**January 2018**
Listed among Top Credit Unions of 2018 by NerdWallet
*Source: NerdWallet.com*

**December 2017 – Present**
The Connexus App remains one of the industry’s highest performing mobile banking apps, based on user ratings

*Our 4.6-star Connexus App rating in the App Store® and 4.5-star in Google Play™ recognizes our ability to exceed expectations in Digital Banking.*
Products & Services Overview

We are dedicated to the financial success of our members.

For deposits, we offer high-yield options. For loans, we provide solutions using well-designed products with competitive rates, flexible terms, and easy payment options.

<table>
<thead>
<tr>
<th>Checking</th>
<th>Savings</th>
<th>Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Checking</td>
<td>Regular Savings</td>
<td>Mortgage Loans</td>
</tr>
<tr>
<td>Business Checking</td>
<td>Holiday Savings</td>
<td>Home Equity Loans</td>
</tr>
<tr>
<td>Debit Cards</td>
<td>Youth Savings</td>
<td>Home Equity Line of Credit</td>
</tr>
</tbody>
</table>

Nationally Recognized by NerdWallet and Bankrate.com for High Yield Checking and Share Certificate Yields

<table>
<thead>
<tr>
<th>Checking</th>
<th>Savings</th>
<th>Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Savings</td>
<td>Auto Loans</td>
<td></td>
</tr>
<tr>
<td>Money Market</td>
<td>Recreational Loans</td>
<td></td>
</tr>
<tr>
<td>Certificates (Share &amp; IRA)</td>
<td>Personal Loans</td>
<td></td>
</tr>
<tr>
<td>Retirement IRA Savings</td>
<td>Personal Line of Credit</td>
<td></td>
</tr>
<tr>
<td>Education IRA Savings</td>
<td>Student Loans</td>
<td></td>
</tr>
</tbody>
</table>

“Connexus provides excellent products with unparalleled customer service and support. This creates value that can’t be beat.”
– Rich, New Hampshire

For a full list of our products and services, please see ConnexusCU.org.
How to Contact Us

If you have any questions or concerns, please feel free to contact us.

Phone
800.845.5025

Member Contact Center Hours
Monday: 6 AM - 9 PM
Tuesday: 6 AM - 9 PM
Wednesday: 6 AM - 9 PM
Thursday: 9 AM* - 9 PM
Friday: 6 AM - 9 PM
Saturday: 8 AM - 1 PM

*We conduct employee training every Thursday morning to serve you better.

Branch/drive-thru hours remain unchanged with the exception of a 9:00 AM opening on Thursdays. Hours are posted on becu.net and ConnexusCU.org.

Available by phone, live chat, or email through ConnexusCU.org.

Email
info@connexuscu.org

Secure Messaging
Through your Connexus Digital Banking account

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715.847.4747

Mail
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Wausau, WI 54402-8026

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