



MEMBER RESOURCE GUIDE

Helpful information to effortlessly guide you
through the merger process.

ConnexusCU.org

June 2022

Table of Contents

Vision & Values.....3

Welcome to Connexus!..... 4

5 Benefits of Becoming a Connexus Member..... 4

What’s Staying the Same.....5

What Changes to Expect 6

What’s New to You.....7

Key Dates to Remember8

Actions You Need to Take..... 9

Deposit Products.....10

Savings at Connexus 11

Checking at Connexus 12

Business Accounts14

Cards & Checks14

Loan Products & Payments.....15

Loan Payment Options16

Digital Banking.....17

Digital Banking Transition.....18

Other Account Information.....19

Telephone Banking20

Awards & Recognition.....21

Loans & Deposit Products Overview.....22

How to Contact Us23

Vision & Values

The Connexus Vision

To be a nationally relevant, trusted credit union, providing exceptional experiences and fostering prosperity for those we serve.

A Values-based Culture

Our Connexus Values aren’t just words on a page; our values dictate the actions of the organization and everyone within it. We demonstrate our values in every personal interaction, phone call, and email — every day.

By promoting a values-based culture, we are committing to inclusivity; developing, leveraging and empowering talent; and investing in mutually beneficial relationships.



Integrity

Do what’s right. Always.

We operate with ethical standards that demonstrate trust and honesty in all we do.



Respect

Value each other.

We demonstrate a high regard for others by treating them with dignity, kindness, and professionalism.



Synergy

Achieve excellence together.

We place value on the collective power of teamwork to achieve excellence.



Transparency

Engage in clear and honest dialogue.

We welcome open conversation through the exchange of ideas and solutions at all levels of the organization.



Wellbeing

Lead an impactful life.

We provide a work environment based on a culture that encourages intentional commitment to personal and professional success.

Welcome to Connexus!

We're excited to share this Member Resource Guide, designed just for you, to 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 Connexus products, services, and payment methods are also included. While this guide will likely answer most of the questions you may have, you can also visit ConnexusCU.org or the FAQ section of ConnexusCU.org/hcu-faqs for more information.

5 Benefits of Becoming a Connexus Member

- 1 Members are our top priority.**
Our goal at Connexus is to help our member-owners reach their financial goals. In other words, we're 100% committed to you and eager to support you.
- 2 We offer higher yields, lower rates, and fewer fees.**
From loans to deposits, we offer some of the lowest rates, highest yields, and lowest fees in the nation.
- 3 You can manage your accounts securely — anytime, anywhere.**
Our highly rated Digital Banking platform and Connexus App allow you to conveniently pay bills online, deposit checks from anywhere, make loan payments, transfer money, and much more — all from your computer, phone, or tablet.
- 4 Our Member Contact Center offers longer hours — and amazing service.**
Whenever you have a question or need help, you can call, live chat, or email our Member Contact Center when it's most convenient for you. See page 23 for hours.
- 5 We live our values to provide exceptional experiences.**
Connexus is built on our values of integrity, respect, transparency, synergy, and wellbeing. We put our values into practice in every interaction with our members to deliver outstanding service.

What's Staying the Same

Before we review what's changing and what you have to look forward to as a new Connexus member, let's go over some of what will remain virtually unchanged.

Branch Locations

Heritage branches will remain open and you'll experience the same exceptional service from our staff. From August through year-end, all branches will be rebranded with Connexus signage.

Digital Banking

Connexus' online banking and mobile banking app both run on a single platform, so your experience within Digital Banking is consistent across devices.

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.

Community Support

Connexus will continue to support the many community activities and sponsorships established by Heritage.

Credit Cards

Your current Heritage credit card will remain valid and be honored until further notice.

Privilege Pay

If you are opted into Member Privilege on your current Heritage checking account, your enrollment will carry over to Connexus under a program called Privilege Pay.

Safe Deposit Boxes

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

Loans

Your current 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 Insurance for home and auto insurance. Any policies you have in place will remain in effect as stated in your current policy.

Transfers

Any internal transfers established directly with Heritage (not those set up within Online Banking) will continue at Connexus. This includes transfers between accounts or to loans.

Loan Protection Products

Any loan protection products such as GAP, Loan Debt Protection, and Vehicle Service Contracts will remain in place with the same coverage as noted in your loan documents.

What Changes to Expect

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

Member Numbers

Your new Connexus member number is provided in a letter within this mailing.

Debit Cards

Your current Heritage debit card will remain valid and be honored until it is replaced with Connexus debit cards that will arrive via mail. See page 14.

Routing & Account Numbers

Beginning Aug. 1, 2022, you will need to use the Connexus routing number (275982296) and your Connexus checking Share Draft Conversion (SDC) number (the number provided on the membership letter in this mailing). These numbers are required to set up electronic withdrawals, deposits, and transfers to/from your checking account. If you have a Heritage checking account, your new SDC number has been provided in a letter within this mailing.

Loan Payment

Your loan payment history will be included on monthly statements, with the exception of mortgages which will be included on a quarterly basis. Automated payments (e.g. Auto Loans, Personal Loans, and Mortgage Loans) 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, the information will be similar.

Telephone Banking

Connexus Telephone Banking works much like Heritage's 24-Hour Phone Teller, but there will be new prompts and instructions to follow. See page 20.

Website

The Heritage website will be retired and redirected to ConnexusCU.org.

What's New to 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.

Extended Contact Center Hours

If you have questions or need help with your account, you can reach a real, live team member at our Member Contact Center via phone at 800.845.5025 or live chat during the following hours:

Monday	7 AM — 7 PM CT
Tuesday	7 AM — 7 PM CT
Wednesday	7 AM — 7 PM CT
Thursday	9 AM — 7 PM CT
Friday	7 AM — 7 PM CT
Saturday	8 AM — 1 PM CT

Expanded ATM Network

In addition to existing Heritage ATMs being converted to Connexus ATMs, you will also enjoy expanded access to over 67,000 surcharge-free ATMs in partnership with CO-OP ATM and MoneyPass. Plus, Connexus provides surcharge rebates to qualifying Xtraordinary checking account holders.

To find a Connexus ATM near you, please visit ConnexusCU.org/about/branch-and-atm-locations.

Expanded Payment Options

Connexus offers several new loan payment options for you. See page 16.

Robust Digital Banking Features

Enjoy new innovative features including budgeting tools, balance snapshot, and electronic tax forms to make managing your account easier than ever.

Mobile Wallet

Connexus debit cards are compatible with Apple Pay®, Samsung Pay®, and Android Pay™.

Connexus Assist

Powered by Alexa and Google Assistant, Connexus Assist can answer hundreds of financial questions and instantly provide specific details about your account — all you have to do is ask.

Shared Branching

Because Connexus is part of the CO-OP Shared Branch network, you can make select transactions at other in-network credit union branches just as you would at a Connexus branch.

GreenPath™ Financial Wellness

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


Valued Member
1234 Main Street
Anytown, WI 02345

0499

Date_____

Pay to the
Order of _____ \$ _____

_____ Dollars



For _____

⑆275982296⑆ 0000012345678 ⑈ 0499⑈

Routing #

SDC #

Check #

Key Dates to Remember

Date	What's Happening	Page	Notes
6.20.22 – 7.1.22	New Connexus debit cards arrive via mail	14	Activate upon receipt but do not use until 8.1.22 or later
6.21.22	New Connexus membership and account information arrives via mail	N/A	Contains new Connexus member number, routing number, loan number(s), and Member Resource Guide
7.27.22	Last day to edit Heritage Bill Pay payees or amounts	18	Scheduled payments through 7.28.22 will still be processed through Heritage Bill Pay
7.28.22	Last day Digital Banking, external and internal transfers will process	18	Record transfers in order to set them up on 8.1.22 in Connexus Digital Banking
7.30.22	Heritage Online Banking, Mobile Banking, and 24-Hour Phone Teller no longer available as of 12:30 PM CT	18	Connexus Digital Banking available on 8.1.22
7.30.22 – 8.1.22 at 12 PM CT	Heritage and Connexus branches closed until 12 PM CT on 8.1.22	N/A	Withdrawal limitations will be in place for Heritage debit cards
8.1.22	Heritage debit cards to be deactivated at 7:59 AM CT and new Connexus debit cards can be used at 8 AM CT	14	Remember to activate new Connexus debit cards upon receipt
8.1.22	Register for Connexus Digital Banking by downloading the Connexus App from the App Store® or Google Play™ or by visiting ConnexusCU.org/Digital-Banking	18	Use the Connexus App on a smartphone or tablet or access Digital Banking online at ConnexusCU.org/Digital-Banking
8.1.23	Transactions (like clearing a check) with Heritage account/routing #s no longer honored	14	Heritage routing and SDC #s become invalid, must use Connexus information

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Actions You Need to Take

Date	Action to Take	Page	Notes
6.24.22 – 8.1.22	Activate new Connexus debit cards	14	Must call from the phone number on record with your account; do not use debit cards until 8 AM CT on 8.1.22
7.1.22	Current Heritage Digital Banking users should log in and verify email and cell phone number	N/A	Correct email and cell phone number will ensure a smooth log in experience
7.1.22	Make notes of bill payments in Heritage Online & Mobile Banking	18-19	Keep this information and use it to verify bill payments after they transition to Connexus on 8.1.22
7.1.22	Record any scheduled transfers in Heritage Online & Mobile Banking	N/A	Set up transfers in Connexus Digital Banking
7.15.22 (or as needed)	Order new Connexus checks	14	Check ordering information is provided on page 14
8.1.22 (and later)	Update account info of bills paid directly through payees with new checking and/or debit card numbers	14	Payees can include subscription services such as Netflix®, health club memberships, and ongoing payments such as insurance, utilities, etc.
8.1.22	Start using new Connexus debit cards after 8 AM CT	14	Remember to activate new Connexus debit cards prior to use
8.1.22	Begin using new Connexus checks	14	Heritage checks will still be honored through 8.1.23
8.1.22	Update any current transfers and loan payments initiated by another financial institution with your new Connexus routing number and account number	19	Use new Connexus routing number to redirect transfers and payments
8.1.22	Register for Connexus Digital Banking by downloading the Connexus App from the App Store® or Google Play™ or by visiting ConnexusCU.org/Digital-Banking	18	Connexus Digital Banking will be available for registration and login
8.1.22	Review and verify account information for direct deposits (if needed)	19	Direct deposits may include employer or Social Security deposits and some may require confirmation of your Connexus account and/or routing number
8.1.22	Set up internal and external transfers in Connexus Digital Banking	18-19	Internal and external transfers will not migrate from Heritage Online Banking and require setup
8.1.23	Heritage checks will no longer be honored	14	Order new Connexus checks starting 7.15.22 but do not begin using them until 8.1.22

Deposit Products

Connexus deposit products offer some of the highest yields available. To see how much higher today's deposit product rates are than the national average, visit ConnexusCU.org.

Conversion of Heritage Accounts to Connexus Accounts

Your Heritage accounts will automatically convert to the Connexus accounts listed below on Aug. 1, 2022. The rates listed below are effective May 18 and are subject to change.

Savings

Heritage Account	Heritage Yield	Connexus Account	Connexus Yield
Primary Savings	0.02% APY	Member Share Savings	0.25% APY
Youth Savings	0.10% APY	Member Share Savings	0.25% APY
Holiday Club Share	0.05% APY	Holiday Club	0.25% APY
Special Purpose Share	0.02% APY	Additional Savings	0.25% APY
Save More Savings	0.15% APY	Additional Savings	0.25% APY
Vacation Club	0.02% APY	Additional Savings	0.25% APY
Money Market	Up to 1.11% APY	Money Market	Up to 1.11% APY
Save More Money Market	Up to 1.11% APY	Money Market	Up to 1.11% APY
High Yield Money Market	Up to 1.11% APY	Money Market	Up to 1.11% APY
Jumbo Money Market	Up to 1.11% APY	Money Market	Up to 1.11% APY
IRA/Roth/Coverdell ESA Share Account	0.02% APY	IRA Savings Accounts	Up to 0.40% APY
IRA Money Market	Up to 1.11% APY	IRA Savings Accounts	Up to 0.40% APY

Certificates

Share Certificate	Up to 3.21% APY	Share Certificate	Up to 3.21% APY
IRA Certificates	Up to 3.21% APY	IRA Certificates	Up to 3.21% APY

Checking

Go Go Green Checking	Up to 0.25% APY	Xtraordinary Checking	Up to 1.75% APY
Simply Free Checking	0.00% APY	Innovative Checking	0.00% APY
Fee Free Checking	0.00% APY	Innovative Checking	0.00% APY
Step Up Checking	0.00% APY	Innovative Checking	0.00% APY
Free50 Business Checking Account	0.02% APY	Business Checking Account	0.10% APY
Dividend Checking	0.05% APY	Temporary Merger Checking	0.25% APY
Save More Checking	Up to 0.25% APY	Temporary Merger Checking	0.25% APY
Members age 17 and under with a checking account	Varies	Teen Checking	2.00% APY

APY = Annual Percentage Yield

Savings at Connexus

Member Share Savings Accounts

Converted from: Primary Savings and Youth Savings

This is a standard savings account with no maximum limits.

Holiday Club Account

Converted from: Holiday Club Share

Like Heritage Holiday Club Share, the money within your Holiday Club Account will be available via transfer to your Member Share Savings Account on Oct. 1 of every year.

Additional Savings Account

Converted from: Special Purpose Savings, Save More Savings and Vacation Club

This is a standard savings account with no maximum limits.

Health Savings Account (HSA)

Not available at Heritage

You can use your Health Savings Account and debit card to pay for qualified medical expenses if eligibility requirements are met.

Money Market Accounts

Converted from: Save More, High Yield, and Jumbo Money Market

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

IRA Savings Accounts

Converted from: IRA Money Market, Traditional IRA Money Market, and Roth Money Market, Traditional IRA Share, Roth IRA Share, IRA Passbook Truax, Roth IRA Truax

These IRA accounts have no fixed term and earn higher yields as your balance increases.

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.



To learn more about how our Savings Accounts can help you meet your financial goals or to apply for an account, visit our Savings Accounts page.

Share & IRA Certificates 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

Connexus offers some of the highest Share Certificate yields in the country, with a minimum deposit of \$5,000 on new certificates. Heritage members who bring an existing, auto-renewing Share Certificate to Connexus are exempt from the minimum balance requirement.

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

Heritage	Connexus
6-15 months	12 months
21-29 months	24 months
34-37 months	36 months
48 months	48 months
60 months	60 months

Scan here to view our high-yield Share Certificate rates which consistently outperform the national average.



Checking at Connexus

Temporary Checking

Converted from: Save More and Dividend Checking

For more information, please review the Truth-in-Savings Disclosure for Temporary Merger Checking in the mailing you received in May or visit ConnexusCU.org/HCU.

Innovative Checking

Converted from: Simply Free Checking, Fee-Free Checking, and Step Up Checking

Innovative Checking is a free account that has no dividends, no monthly fees, and no requirements. It includes unlimited free Connexus ATM transactions.

Teen Checking

Teen Checking is a free, award-winning account that has a competitive monthly yield, no monthly fees, and no requirements except that account holders must be ages 10-17. When members turn 18, the Teen Checking account will automatically transition into an Innovative Checking Account. Any members age 17 and under with a checking account will be placed into this account.

Xtraordinary Checking

Converted from: Go Go Green Checking

Xtraordinary Checking is a nationally acclaimed high-yield checking account that consistently earns up to 1.75% APY and ATM surcharge rebates when monthly requirements are met. See all the rewards offered by this account in the table below.

Which account fits you best?

	Xtraordinary	Innovative	Teen
Monthly Yield	Up to 1.75% APY ¹	None	2.00% APY ²
Requirements to Earn Yield	15 debit card purchases or \$400 in debit card spending and eStatements	None	None
Monthly Rebates of ATM Provider Surcharges ³	\$25	None	None
Free Connexus ATM Transactions	Unlimited	Unlimited	Unlimited
Free CO-OP & MoneyPass ATM Transactions ⁴	Unlimited	Unlimited	Unlimited
Free Contactless Visa® Debit Card	Yes	Yes	Yes
Free Digital Banking	Yes	Yes	Yes
Free Statements	Yes	Yes	Yes
Free Overdraft Transfers With Linked Accounts	Yes	Yes	Yes

To upgrade to Xtraordinary Checking, visit your nearest branch, call 800.845.5025, or apply online at ConnexusCU.org after Aug. 1, 2022. Xtraordinary checking accounts have performance requirements in order to receive ATM rebates, stated yields, or other rewards.

¹To earn the applicable dividend rate and Annual Percentage Yield (APY), subscription to e-statements and either a minimum of fifteen (15) debit card purchases or \$400 in net spend purchases using your debit card are required. ATM transactions not included. You must meet the preceding account requirements to earn dividends. No minimum balance requirements to earn dividends. Dividends are compounded and paid monthly. Fees may reduce earnings. Rates subject to change. If your account balance is \$25,000 or less, a dividend rate of 1.738% will be paid on your account balance; resulting in an APY of 1.75% for the dividend period. A dividend rate of 0.25% will be paid only on the portion of your account balance that is greater than \$25,000; resulting in a prospective APY ranging from 1.00% to 1.75%, depending on the balance in your account during the dividend period.

²Annual Percentage Yield (APY) accurate as of 1/17/2022. No minimum balance requirements to earn dividends. Dividends are compounded and paid monthly. Fees may reduce earnings. If your account balance is \$1,000 or less, a dividend rate of 1.985% will be paid on your account balance; resulting in an APY of 2.00% for the dividend period. A dividend rate of 0.25% will be paid only on the portion of your account balance that is greater than \$1,000; resulting in a prospective APY ranging from 0.43% to 2.00%, depending on the balance in your account during the dividend period. Rates subject to change.

³ATM surcharge rebates only apply to ATMs within the United States.

⁴Find a CO-OP or MoneyPass ATM at ConnexusCU.org/locations.

⁵Calculated based on the difference between the percent earned in interest between Connexus Credit Union's rate at 1.750% APY compared to 0.048% APY for the National market average over the life of a interest checking account. Accurate as of: 5/9/22. Source: DataTrac.



To learn how you can earn yields over 35 times⁵ the national average or to apply for an account, visit our [Checking Accounts page](https://ConnexusCU.org).

Business Accounts

Heritage Free50 Checking Accounts will be converted into Connexus Business Checking Accounts. For more details, please refer to the Change in Terms Notice in Welcome Packet 1 from Connexus which arrived via mail in May or visit ConnexusCU.org/HCU.

Cards & Checks

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

Credit Cards

Your Heritage credit card will remain the same and will not be impacted by the conversion. Please continue to use your current credit card until further notice.

If you have automatic credit card payments set up from either a Heritage 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 June 24 – July 10, 2022. 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 using the phone number on record with your account. However, do not begin using it until Aug. 1, 2022.
2. Continue to use your Heritage debit card until 7:59 AM CT. Beginning on Aug. 1, at 8 AM CT your Connexus debit card will be valid for use.
3. Once you begin using your Connexus debit card, destroy and discard your Heritage 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 checks with your new Connexus routing number and SDC number. You can do so anytime after July 15, 2022, by visiting a branch or calling 800.845.5025. After Aug. 1, 2022, checks can also be ordered by logging in to Connexus Digital Banking and accessing the “Draft Services” feature.

Your Heritage checks will continue to be honored and processed through Aug. 1, 2023.

Loan Products & Payments

If you have a loan or line of credit with Heritage, 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 Purchase & Refinancing
- Personal Loans
- Personal Lines of Credit
- Credit Cards
- Recreational Purchase and Refinancing
- Marine Purchase and Refinancing
- Home Purchase Loans
- Mortgage Refinancing
- VA Home Loans
- Construction Loans
- Home Equity Loans
- Home Equity Lines of Credit
- Home Improvement
- Debt Consolidation
- Student Loans

Loan Payments

All internal transfers, including loan payments, currently scheduled directly with Heritage accounts will continue without interruption. Any transfers or loan payments scheduled through an outside financial institution to or from your Heritage account will need to be proactively redirected by you to your Connexus account.

The Connexus routing and account numbers needed to redirect your transfers or payments are included in this mailing. Please be sure to verify your automatic payments are established as desired from Aug. 1, 2022, and beyond.

Connexus is excited to offer you the ability to make loan payments using a debit card. You can set up automatic loan payments using either a debit card or a transfer from one of your Connexus accounts in Digital Banking.

Loan Payment Options

ONLINE	Digital Banking Transfer From a Connexus Account	Digital Banking Transfer From Another Financial Institution	Credit or Debit Card* at ConnexusCU.org
Payment Received	Immediate	2-3 business days	1 business day
Cost	Free	Free	Free
Benefit	<ul style="list-style-type: none">Quick paymentAvailable 24/7Recurring transfer optionAvailable on mobile	<ul style="list-style-type: none">Quick paymentAvailable 24/7Recurring transfer optionAvailable on mobile	<ul style="list-style-type: none">Quick paymentAvailable 24/7Available on mobile
How to Get Started	Visit ConnexusCU.org/pay-my-loan		

In addition to online options, we offer several other simple ways to make your loan payment.

MAIL	Mail Check With Loan Coupon to Address Provided
Payment Received	5-7 business days
Cost	Cost of a stamp & envelope
Benefit	Control over when payment is sent
How to Get Started	Mail a check with your loan coupon to: Connexus Credit Union PO Box 219745 Kansas City, MO 64121-9745
Note: If this is your preferred method, loan coupons can be requested on or after Aug. 1, 2022, by calling 800.845.5025 or through the Message Center in Connexus Digital Banking. Payments should not be mailed to a branch, but instead, to the PO Box above.	

PHONE	Transfer From a Connexus Account via Telephone Banking	Credit or Debit Card*
Payment Received	Immediate	Immediate
Cost	Free	\$9
Benefit	Available 24/7	<ul style="list-style-type: none">Quick paymentNo login required

BRANCH	Pay in Person at Any Connexus or Shared Branching Location
Payment Received	Immediate
Cost	Free
Benefit	Can be done while conducting other transactions
How to Get Started	Visit any Connexus branch or search for one of our 5,600+ Shared Branching locations at Co-opCreditUnions.org/locator

For more details, visit ConnexusCU.org/pay-my-loan.

* 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

Get ready to experience the ease and convenience of managing your account anytime, anywhere, with Connexus Digital Banking! Once you register for Digital Banking, you'll be able to securely and conveniently access your account 24/7 by logging in on a computer through the Connexus website or by using the Connexus Digital Banking App on your smartphone or tablet.

Digital Banking Features

View the tables below to see the Heritage Digital Banking features that you can continue to access as well as the many new features you'll be able to enjoy as a Connexus member.

Get a Preview

For an early look at all Connexus Digital Banking has to offer, visit ConnexusCU.org/DigitalBanking. Here, you can explore videos and more detailed information on the many Digital Banking features you'll soon have at your fingertips.

SIMILAR Features		
	Connexus	Heritage
Actionable Alerts	✓	✓
Alerts/Notifications	✓	✓
Bill Pay	✓	✓
Biometric/PIN # Login	✓	✓
Check Images & Status	✓	✓
Check Ordering	✓	✓
Check Stop Payment	✓	✓
Debit Card On/Off & PIN Management	✓	✓
eStatements on Website	✓	✓
External Transfers	✓	✓
Mobile App	✓	✓
Mobile Deposit	✓	✓
Multifactor Authentication	✓	✓
New Loan/Deposit Applications	✓	✓
Promotional Offers	✓	✓
Searchable Transaction History	✓	✓
Secure Message Center	✓	✓
Self-Serve Username & Password Recovery	✓	✓

NEW Features		
	Connexus	Heritage
Budget Tools/Savings Goals	✓	
Checking Account Conversion	✓	
Connexus Assist	✓	
Dedicated Tablet App	✓	
Educational Articles	✓	
Electronic Tax Forms	✓	
eStatements on Mobile	✓	
Mobile Wallet	✓	
Free FICO Score (for accounts with loans)	✓	
Privilege Pay Enrollment	✓	
Product & Rate Information	✓	
Quicken Download	✓	
Snapshot (Balance Peek)	✓	



To learn how the innovative features within Digital Banking allow you to manage your account anytime, anywhere, visit our [Digital Banking page](#).

Digital Banking Transition

All **active Bill Pay users** who have made a payment as of June 1, 2022, through Heritage Online Banking will have their accounts automatically transitioned into Connexus Digital Banking as follows:

- All accounts for which you are primary, joint, and co-borrower
- Scheduled bill payments
- Bill Pay payee information
- eStatement history (24 months for those receiving Heritage eStatements)

Important Transition Dates

July 28, 2022 at 11:59 PM CT

Any bill payments scheduled on or before this date will be processed.
Any bill payments scheduled after this date will not be processed.

July 29, 2022 at 12 AM CT

All future bill payments and scheduled transfers will be disabled.
Bill Pay will be removed from the Digital Banking menus.

July 30, 2022 at 12:30 PM CT

Heritage Online Banking, Mobile Banking, and 24-Hour Phone Teller will be permanently disabled.

Aug. 1, 2022 at 9 AM CT

Connexus Digital Banking will be available for registration and login.

Transition to Connexus Digital Banking for Active Bill Pay Users

Active Bill Pay users who have made a payment as of June 1, 2022, from Heritage Online and Mobile Banking will be automatically transitioned into Connexus Digital Banking. Please be sure to record your Bill Pay information and verify it for accuracy after the Aug. 1, 2022 transition. Information on how to log in to Connexus Digital Banking will be provided via email in July 2022.

Transition to Connexus Digital Banking for All Other Members

All other Heritage members can register for Connexus Digital Banking on or after Aug. 1, 2022. Registration can be completed on ConnexusCU.org or through the Connexus App available for free in the App Store® or Google Play™. To learn more about Digital Banking, please visit ConnexusCU.org/Digital-Banking.

Online Bill Pay: What You Need to Know

The last Bill Pay processing date will be July 28, 2022. No payments scheduled from July 29 to July 31 will be processed. **Please note that Bill Pay users will have limited or no access from 12 AM CT on July 29 to 9 AM CT on Aug. 1.** When you access your Connexus Digital Banking account on or after Aug. 1, you will see your payees and scheduled payments and will have full control to edit your payments as needed.

Other Account Information

Statements & eStatements

Your last Heritage statement will be for July 2022 and delivered by mail in early August (even if you are enrolled in eStatements). Your August statement will be your first Connexus statement and will arrive by mail in early September unless you enroll in Connexus eStatements.

If you are enrolled in Heritage eStatements, your eStatements from the past 24 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.

Heritage members who receive eStatements without using Heritage 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 Aug 1, 2022.

Direct Deposits

All direct deposits coming into Heritage will be automatically redirected to your Connexus accounts beginning Aug 1, 2022. 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, including loan payments, currently scheduled directly with Heritage will continue without interruption. Any transfers or loan payments scheduled through an outside financial institution to or from your Heritage account will need to be proactively redirected by you to your Connexus account.

The Connexus routing and account numbers needed to redirect your transfers or payments are included in this mailing. Please be sure to verify your automatic payments are established as desired from Aug. 1, 2022, and beyond.

Telephone Banking

Heritage 24-Hour Phone Teller will no longer be available as of July 30, 2022 at 12:30 PM CT. Connexus Telephone Banking will be available on Aug. 1, 2022.

Features

24/7 Access

Telephone Banking is available 24 hours a day, seven days a week.

Easy to Use

All you have to do is dial and follow the automated prompts.

Check Your Balance

Need to know how much is in your account? All you have to do is call.

Transfer Funds

You can move money between your Connexus accounts over the phone.

How to Get Started

Beginning Aug. 1, 2022, follow these steps to use Connexus Telephone Banking.

1. Call 800.438.2747 from the phone number associated with your Connexus account. Alternatively, you may contact our Member Contact Center from any phone number at 800.845.5025 and follow the prompts.
2. Enter your Connexus member number. Please note that 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.

Tips for Using Telephone Banking

- Follow each entry with the pound key (#).
- Your member number is different than your checking/savings account numbers.
- Enter monetary transactions in dollars and cents without a decimal point. \$125.45 is entered as 12545#.
- Loan payoffs are good only for the same day you call. Please contact us if you plan to mail your payoff.
- For assistance during business hours, dial 0 to reach the Member Contact Center.

Awards & Recognition

Connexus is proud to provide attentive, personalized service to our members while also earning national recognition as an industry-leading credit union. Take a look at some of our most recent accolades from widely respected personal finance organizations.

Top Credit Union of 2022 — Bankrate

Best Credit Union of 2022 — NerdWallet

Best High-Yield Checking Accounts of 2022 — Forbes Advisor

Best Credit Union of 2021 — Bankrate

Best Credit Union of 2020 in U.S. — Kiplinger

#1 Fundraising Team in Wisconsin, 2015-2022 — American Cancer Society

4.7-star Connexus App rating in both the App Store® and Google Play™

Bankrate

Bankrate names Connexus to "Best Credit Unions of 2022" list

NerdWallet

NerdWallet names Connexus to "10 Best Credit Unions of 2022" list

Forbes Advisor

Connexus Recognized in Six "Best Of" Awards



To read more about the national awards and accolades Connexus has received, please visit our Media Center.

Loans & Deposit Products Overview

At Connexus, we're dedicated to the financial success of our members and always working to deliver the most competitive products in the industry. From our high-yield deposit products to our flexible, low-rate loan offerings, we look forward to helping you achieve your financial goals with a customized mix of products designed with your prosperity in mind.

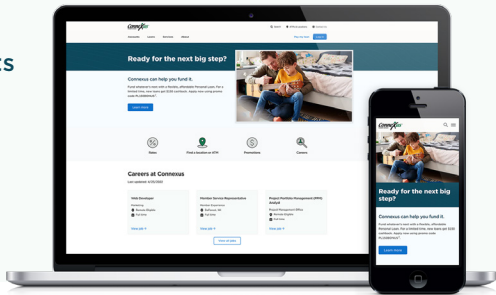
Checking & Savings	Loans	Services
Personal Checking	Auto Purchase & Refinancing	Debit Cards
Member Share Savings	Personal Loans	Credit Cards
Holiday Club Savings	Personal Lines of Credit	Digital Banking
Health Savings	Credit Cards	Bill Pay
Money Market	Recreational Purchase and Refinancing	Wealth Management
Certificates (Share & IRA)	Marine Purchase and Refinancing	Connexus Assist
IRA Savings	Home Purchase Loans	
	Mortgage Refinancing	
	VA Home Loans	
	Construction Loans	
	Home Equity Loans	
	Home Equity Lines of Credit	
	Home Improvement	
	Debt Consolidation	
	Student Loans	

For a complete list of our deposit products and loan options, please visit ConnexusCU.org and click on Accounts or Loans in the menu.

“

Connexus provides excellent products with unparalleled customer service and support. This creates value that can't be beat.

– Rich, Connexus Member-Owner



How to Contact Us

Questions or concerns? Please don't hesitate to reach out to us — we're happy to help!

☎ **Phone:** 800.845.5025

💬 **Live Chat:** ConnexusCU.org/about/contact-us

✉ **Email:** info@connexuscu.org

Member Contact Center Hours

Our live team members are ready to serve you by phone, chat, or email during the following hours:

Monday	7 AM — 7 PM CT
Tuesday	7 AM — 7 PM CT
Wednesday	7 AM — 7 PM CT
Thursday	9 AM — 7 PM CT
Friday	7 AM — 7 PM CT
Saturday	8 AM — 1 PM CT

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

In Person

Branch lobby and drive-thru hours vary by location. To find a branch location near you and view its hours, please visit: ConnexusCU.org/about/branch-and-atm-locations

Secure Messaging

Once registered for Connexus Digital Banking, you will be able to send secure messages through your Digital Banking account online or by using the Connexus App. Stay tuned for details!

Mail


For general correspondence:

PO Box 8026
Wausau, WI 54402-8026


For loan payments:

PO Box 219745
Kansas City, MO 64121-9745



 800.845.5025

 info@connexuscu.org

 PO Box 8026
Wausau, WI 54402-8026