

## **Merger with Bluebonnet Credit Union Effective October 1, 2011 – WELCOME!**

We are excited to welcome the Bluebonnet Credit Union members to TDECU! The merger became official on October 1<sup>st</sup>. We are looking forward to delivering to you a wide range of expert financial solutions, including the best banking, insurance, wealth management, and real estate services.

### **What happens now?**

You may continue to bank with BCU as you usually would. At this time, you do not have to do anything. The signs on the building will remain the same, and the same friendly employees in the branches will be there to serve you.

### **What do I have access to?**

You will have access to all TDECU ATM's and Allpoint's ATM network of 43,000 nationwide surcharge free! You will also have access to TDECU products and services as a TDECU member.

Beginning October 1, you will be able to take advantage of TDECU's deposit and loan rates.

### **I have a BCU checking account – am I eligible for \$1K a Day Checking?**

\$1K a Day Checking contains a computerized program to automatically generate entries based on our member's checking transactions and services. We are not able to access that information from your account until it is transitioned to our system in the spring of 2012.

### **Where can I bank?**

Please continue to do your banking at any Bluebonnet Credit Union branch. You will be able to bank at any TDECU branch beginning in the spring of 2012. We will let you know the moment that additional convenience is available to you!

### **Do I continue to use my checks and debit cards?**

Yes, please continue to use your checks and debit cards as you do now. You will be notified when you should begin to order your new checks. You will be sent a new debit card in the spring of 2012 when your account has been converted. This will happen at the same time for all BCU members.

### **Where do I make my loan payments?**

You may continue to make your loan payments as you always have.

### **What's next?**

**Fall and winter 2011** - you'll notice a few promotional offers available as a result of the merger.

**Spring 2012** - Integration of all operating systems is scheduled for next spring. The integration includes member accounts, services, online banking, and online bill pay.

As your BCU accounts and services transition to TDECU, there may be some modifications to your banking products and services. Rest assured you will receive plenty of notice prior to any changes taking place. We anticipate that the transition for your accounts will take place in spring of 2012.

Please watch your mail for important notices from us in the event action is needed to assist with your account conversion.

Exterior branch signs are scheduled to change during this time as well. Once integration is complete, you will have access to the TDECU and Bluebonnets combined 23 branch locations.