

**WELCOME
TO YOUR CREDIT UNION**



WELCOME TO ROGUE CREDIT UNION

At Rogue, doing the right thing for our members and the community is at the heart of each decision we make. From our humble beginnings in a small garage, to serving you today, we've remained committed to delivering exceptional service to rural communities for over sixty years.

The merger of Malheur Federal Credit Union and Rogue Credit Union ensures that the Treasure Valley will continue to have access to member-owned financial services for decades to come. We understand that some of these changes will have a direct impact on you. Our team is working hard to create a smooth transition. We'll be here via phone, online chat and in the branches to help along the way.

Keep this guide handy and refer to it for helpful information and important dates.



System Transition Weekend

November 5 - November 7

On November 5, we'll be transitioning MFCU members to Rogue's system, which will bring several service enhancements, including the latest technology in financial services, improved security and more.

During the System Transition, please note:

- MFCU Online and Mobile Banking will be unavailable beginning Friday, November 5 at 7PM MDT.
- All systems will be available again on Monday, November 8 for regular hours.

On November 8

- Branches will be open for normal business hours.
- Login to Online Banking at roguecu.org.
- Download Rogue's Mobile App.

Verify Your Contact Info

Confirm your address, phone number and email by logging into Online Banking or reviewing your statements. You can also call us at 800.856.7328 or stop by a branch.

YOUR NEW CARD

You will be receiving NEW debit and/or credit cards.

- Your replacement card(s) will arrive around October 25.
- Activate these cards and begin using them on Friday, November 5 at 5PM MDT.
- MFCU cards will no longer work after Friday, November 5 at 5PM MDT.



Find more important information and details about the changes ahead at roguecu.org/systemtransition

IMPORTANT NOTICES

**During the System Transition weekend,
November 5 - November 7,
some services will be unavailable.**

AVAILABLE	UNAVAILABLE
Rogue debit cards will work as normal*	Bill Pay unavailable beginning at 3PM MDT on November 4
Rogue credit cards will work as normal*	ATM deposits unavailable beginning 12PM MDT on November 5
ATM withdrawals	Online and Mobile Banking unavailable beginning 7PM MDT on November 5
Previously scheduled automatic deposits, withdrawals, transfers and payments will process normally	Call Center/Online Chat unavailable beginning on November 6
CO-OP ATM Network	

*card limits may apply

MEMBER NUMBER

As all your existing accounts from MFCU transition to Rogue, here are a few important things to know:

Member Number to Account Number

- Instead of a single member number, each account or loan will have its own account number.
- After the System Transition, you can find your new account numbers in Online and Mobile Banking, by giving us a call or stopping by your local branch.

Rogue Credit Union's Routing Number: **323274775**

- You'll need this number, along with your account number, to set up new direct deposits, automatic withdrawals, etc.
- Don't worry – any existing items using MFCU's routing number will continue to work.

Membership Share Change

- Rogue's membership share is just \$5! On November 8, \$5 will be held in your base savings account, and the rest is yours to use.

ACCOUNT NUMBER

To locate your account number, select **Account Details** in **Online Banking** or **Details in Mobile Banking**.



My Settings | Help | Support | Logout

Featured: Schedule an Appointment Today!

- My Accounts
- Money Management
- Move Money
- Additional Services
- Bill Pay
- Open a New Account
- Open a New Loan
- Online Statements

Account History

Super Checking *6789 ▼

Available** **\$1,000.00**

Current \$1,005.00

Account Details ▼

Type	Checking
Number	123456789
APY	0.050%
Interest rate	0.050%
YTD interest	\$0.47
Accrued interest	\$0.06
2020 interest	\$0.74

Other services

- Set text message alerts
- Account Preferences
- Request a Stop Payment

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ONLINE BANKING

Getting Started with Online Banking

- Visit roquecu.org.
- Login to Online Banking in the upper right corner.
- You'll use your existing username, but the password will be different.
- Password: **the last four of the PRIMARY member's social security number.**
- Accept the Terms and Conditions.
- Create a new password.
- Verify your identity via text, call or email.

Upon logging in, you may be asked to change both your username and password.

USERNAMES & PASSWORDS

Online & Mobile Banking Username Requirements:

- Between 6-20 characters
- Must contain at least one letter
Example: [Member2019](#)

Online & Mobile Banking Password Requirements:

- Minimum of 6 characters
- Must be a mix of letters, numbers and symbols
Example: [Rogue01!](#)

Find more important information and details about the changes ahead at roquecu.org/systemtransition

MOBILE APP

Getting Started with Rogue's Mobile App

- Download Rogue's Mobile App from your App Store.
- Open the app.
- You'll use your existing username, but the password will be different.
- Password: **the last four of the PRIMARY member's social security number.**
- Accept the Terms and Conditions.
- Create a new password.
- Verify your identity via text.

Upon logging in, you may be asked to change both your username and password.



Your Finances at Your Fingertips.

Available 24/7

GET THE MOBILE
APP TODAY ▶



IMPORTANT ONLINE BANKING INFORMATION

Adding an Authorized User

Adding an Authorized User provides someone with limited access to your accounts in Online Banking.

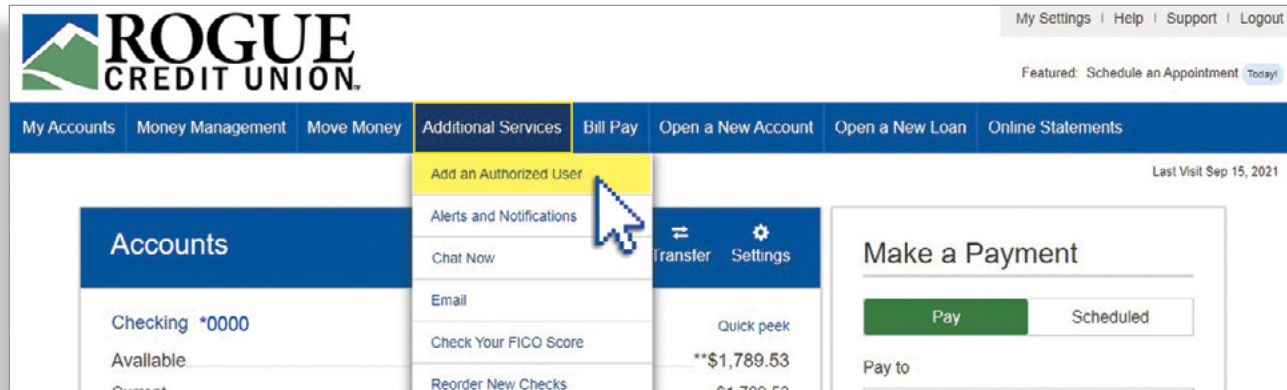
- Sign into Online Banking at roguecu.org.
- Select Additional Services from the top navigation bar.
- Choose Add an Authorized User.
- Follow the instructions for set up.

Established Recurring Transfers

Any transfers you had previously established at MFCU will transfer over to Rogue Credit Union. You will not be able to see or edit these transfers in Online Banking. If you need to make any changes, please give us a call, chat with us online or stop by your local branch.

Bill Pay

All established payees, pending payments and recurring bill payments will transition to Rogue's Online Banking. Six months of your bill pay history will also be available.



Find more important information and details about the changes ahead at roguecu.org/systemtransition

**Rogue is proud to be part of the
Western Treasure Valley and
continuing the commitment to our
communities and our members.**



COMING SOON – OWNERSHIP ACCOUNT

Every Rogue member has a special high-yield Ownership Account, and we'll be opening one for each MFCU primary member! The Ownership Account was specifically designed to reward our loyal member-owner's participation with Rogue. Funds are only deposited into this special account through Rogue Rewards programs – you can make a withdrawal anytime!

Ownership Account Benefits:

- The highest dividend rate at the credit union – currently 3.04% APY[‡]!
- Earn funds into your Ownership Account with Rogue Rewards Loyalty Programs.

DISCLOSURES

*Upon enrollment, Dividend MAX will automatically transfer accrued monthly and rollover dividends posted to a (non-IRA) savings account or (non-IRA) certificate to your Ownership Account on the last business day of each month, or when a certificate matures. Dividend MAX is subject to change or cancellation at any time.

**\$5 will be deposited into your Ownership Account after close of business the first day of the month following your sign-up. New enrollments only. One deposit per membership.

†Purchases are reflective of net purchases (purchases less returns and other credits) made during a billing cycle. Cash advances and balance transfers do not qualify for the cash back. Cash Back will be automatically deposited to your Ownership Account or Savings Account on the 24th day of each month with a maximum of up to \$500 paid annually per membership. Applies to VISA® Platinum card accounts only. Excludes Business VISA® Platinum cards. Your account must remain open and in good standing in order to receive the cash back.

‡Upon enrollment, we will round up your RCU debit card purchases to the nearest dollar and transfer the difference from your checking account to your Ownership Account, once each day in a single transfer ("Save the Change™" transfer). If you do not have sufficient funds available in your checking account, or if any transaction has overdrawn your checking account, we will not round up daily purchases and we will not make the "Save the Change™" transfer for that day. The "Save the Change™" program is subject to change at any time. Limit \$100 "Save the Change™" match and one 30-day match per account suffix.

± Annual Percentage Yield effective as of 9/1/2021.



COMING SOON – ROGUE REWARDS LOYALTY PROGRAMS



Dividend Max

When you sign up* for Dividend MAX, dividends that you earn on eligible deposit accounts will be automatically transferred to your high-yield Ownership Account each month to maximize your money.



Paperless Statements

Sign up** for Paperless Statements and Rogue will deposit \$5 into your high-yield Ownership Account.



Save the Change™

Sign up, swipe and save! When you enroll in Save the Change™ and use your Rogue debit card, we'll round your purchase up to the nearest dollar, and deposit the difference into your high-yield Ownership Account. We'll even match your Save the Change™ deposits for the first 30-days upon enrollment!‡



1% VISA® Platinum Cash Back

When you use your VISA® Platinum credit card to make purchases†, you'll earn 1% cash back that is deposited monthly into your high-yield Ownership Account.





Rogue Rangers™

Rogue Rangers™ Kids Club Members can earn funds into their Ownership Account by participating in quarterly in-branch activities, completing their deposit punch card and completing the Rogue Ranger™ badge book.

Find more important information and details about the changes ahead at roguecu.org/systemtransition

ROGUE ACCOUNT GUIDE

Use this chart to easily see how your accounts will transition at Rogue.

	
SAVINGS ACCOUNTS	
Money Mammals Kids Club Savings	Rogue Rangers Kids Club Savings
Regular Savings	Regular Savings
Kasasa Saver	
Money Market (CUMMFI)	Money Maker
Certificate	Certificate
CHECKING ACCOUNTS	
Kasasa Cash Checking	Regular Checking
Kasasa Cash Back Checking	
Kasasa Tunes	
Standard Checking	



INDIVIDUAL RETIREMENT ACCOUNTS

IRA Savings

IRA Accumulator

IRA Certificate

IRA Certificate

BUSINESS ACCOUNTS

Regular Share

Business Savings

Neighborhood Business Checking

Business Checking

Analyzed Business Checking

VISA® CARDS

Platinum Credit Card

Platinum Credit Card

Rewards Credit Card

Business Credit Card

Business Platinum Credit Card

Find more important information and details about the changes ahead at roguecu.org/systemtransition

FAQS

MY ACCOUNT

Q: *Will I get a new member number?*

A: In most cases, you will be able to use your existing member number. Additionally, each of your accounts will have a unique account number.

You will be able to find your account numbers:

- In Online and Mobile Banking.
- Click on the account and select “Account Details”.

Q: *What will happen to my direct deposit(s) and automatic payment(s)?*

A: All existing direct deposits and automatic payments will continue uninterrupted.

Q: *Will fees change?*

A: Yes! Most fees will be reduced, and some will be eliminated.

CHECKING

Q: *What will happen to the checks that I wrote?*

A: Any checks written will be processed as normal.

Q: *Do I need new checks?*

A: No, you can continue to use MFCU checks until you’re ready to re-order.

ATM, DEBIT AND CREDIT CARDS

Q: *Will I get a new card?*

A: You should receive your new debit and/or credit card around October 25.

Q: *When do I use my new Rogue card?*

A: You can activate your new Rogue card as soon as you receive it. Begin using your new Rogue card on November 5 at 5PM MDT.

Q: *When will my MFCU card stop working?*

A: You will no longer be able to use MFCU cards after 5PM MDT on November 5.

Find more important information and details about the changes ahead at roguecu.org/systemtransition

ONLINE BANKING and ONLINE BILL PAY

Q: What will happen to bill payments through Online Banking?

A: Payments scheduled on or after November 5 will process as normal.

Q: What will happen to my payees?

A: Existing payees will transfer to Rogue's Bill Pay system.

AUTO, BOAT, RV, MORTGAGE & BUSINESS LOANS

Q: What happens to my loan?

A: All auto, boat, RV, mortgage and business loans will transition to Rogue with all the same terms intact. You'll be able to view your loan accounts in Online and Mobile Banking after the System Transition is complete.

Q: Where do I send my loan payment?

A: Beginning on November 8, you can make loan payments:

- In Online or Mobile Banking
- Over the phone at 800.856.7328
- By mail at: PO Box 4550, Medford, OR 97501
- At your local branch

Q: What if I have an automatic payment for my loan?

A: Automatic payments will continue to process as normal.

BUSINESS SERVICES

Q: What will happen to the servicing of my business loan?

A: Terms and interest rates will remain the same.

Q: Will my monthly fees change on my business deposit account?

A: In most cases your monthly fee will be reduced, however, on high activity accounts a monthly fee may apply. Please refer to the Business Accounts Rates & Terms at roquecu.org/disclosures.



P.O. Box 4550 Medford, OR 97501

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IMPORTANT

Your System Transition Guide is here!
