

July 24, 2024

## Reminder About Upcoming Transition to DUCA on July 31, 2024

Your United bank accounts and services will transition to DUCA Financial Services Credit Union on **July 31, 2024**. For all detailed information and any future updates related to the transition, please visit [www.duca.com/united-merger](http://www.duca.com/united-merger).

### Key Reminders:

- **Transition Period:** July 31, 2024, at 5:00 PM – August 1, 2024.
- **E-Transfer Service Unavailable:** July 29, 2024 – August 1, 2024.
- **Request a new DUCA debit card:** Request your new DUCA debit card from the Leslieville or Gateway branch before July 31, 2024, or visit any DUCA branch after the transition to receive one.

### Service Outages:

During the transition period, the following services will be unavailable:

- In-branch services
- Online banking
- Mobile banking
- Debit card usage
- ATM access
- E-transfer services

### Actions Required:

1. **Debit Cards:** United debit cards will deactivate on July 31, 2024, at 5:00 PM. Request your new DUCA debit card from the Leslieville or Gateway branch before July 31, 2024, or visit any DUCA branch after the transition.
2. **Online Banking:** United's online banking platform and mobile app will cease operation on July 31, 2024, at 5:00 PM. Sign up for DUCA's online banking starting August 1, 2024.
3. **E-Transfers:** Before July 29, 2024, ensure all pending e-transfers are completed, save your e-transfer recipient list, and cancel AutoDeposit.
4. **Bill Payments:** Bill payees will not be migrated. After the transition period, when you want to pay a bill online or in branch, each bill payee will need to be added again. Also, do not schedule bill payments in online banking to occur after July 31, 2024, at 5:00 PM.

5. **Statements:** To ensure you have access to your past transaction records, please make sure to securely store your paper statements, as these documents will not be accessible post transition.
6. **Pre-authorized debits and transfers:** Existing pre-authorized debits and transfers will automatically transition to DUCA's banking system. However, transactions scheduled from July 27, 2024, to August 2, 2024, may be delayed by 3 to 7 days. If you have any time sensitive pre-authorized transactions scheduled during this time, please consider making them in advance.
7. **Email Communication:** Starting August 1, 2024, visit any DUCA branch or call 1.866.900.3822 to sign up for email communication from DUCA. This is a convenient way to receive important updates, information on current promotions, and details about the services we offer.

### **What's Not Changing:**

- **Direct Deposits:** Existing direct deposits will automatically transition to DUCA's system. However, direct deposits on August 1, 2024, may be delayed by up to one day.
- **Cheques:** You can continue using your current United cheques until they run out.

### **New Ways to Bank at DUCA as of August 1, 2024:**

- **In Branch:** Starting August 1, 2024, access any of DUCA's 19 branch locations across the GTA.
- **Online:** Starting August 1, 2024, sign up for online banking and download DUCA's mobile app. Learn more: <https://www.duca.com/resources/OnlineBanking>.
- **Member Connect:** Starting August 1, 2024, for support and information, call DUCA's Member Connect Call Centre at 1.866.900.3822 or email [duca.info@duca.com](mailto:duca.info@duca.com).

For detailed information and answers to frequently asked questions, please visit <https://www.duca.com/united-merger>. We're here to help every step of the way!

Thank you for your cooperation and trust.

Sincerely,

DUCA Financial Services Credit Union