

June 14, 2024

Upcoming Transition of United Employees Credit Union Members to DUCA Financial Services Credit Union

We are excited to share some important news about the future of your banking experience. As part of our commitment to providing you with enhanced services and greater convenience, United Employees Credit Union Members will be transitioning to DUCA Financial Services Credit Union at the end of July 2024.

This transition will bring several benefits, including access to a broader range of products and services, an expanded network of branches for your banking convenience, an enhanced online and mobile banking platform with more features and better usability, and improved support through DUCA's Member Connect call centre.

Key Information:

- Transition Date: July 31, 2024.
- Account Access: United bank accounts will not be accessible online or in branch after 5:00 pm on July 31, 2024. You will be able to access your new DUCA accounts on August 1, 2024.
- **Product Changes:** After July 31, 2024, your United Member accounts will be moved to comparable DUCA products. We will provide detailed information about the features and benefits of your new DUCA accounts in the coming weeks.
- **Debit Cards**: United debit cards will no longer be active after July 31, 2024, at 5:00 pm. You now can request a new DUCA debit card by calling or visiting the Leslieville or Gateway branch. Otherwise, you may request a DUCA debit card after the transition by visiting any DUCA branch or by calling our Member Connect call centre. More information will follow shortly regarding your new debit card.
- Online Banking and Mobile App: United's online banking platform and mobile app will cease operation on July 31, 2024, at 5:00 pm. Starting August 1, 2024, you will have the opportunity to transition to DUCA's enhanced online banking platform and mobile app. This process includes setting up a new password, enabling 2-Step authentication for enhanced security, configuring account alerts, adding bill payee information, setting up e-transfers, and activating AutoDeposit as needed.
- Interac E-Transfer Services: All e-Transfer functionality (including sending, receiving, and AutoDeposit) will be disabled from July 29, 2024, to July 31, 2024. Starting August 1, 2024, you will need to set up new e-transfer settings in your DUCA account to send, request, or manage transactions and set up e-transfer contacts. Between July 29, 2024, and July 31, 2024, please do

not schedule or request any e-transfers. Make sure to save your e-transfer recipient list beforehand. If you have AutoDeposit set up, you will need to cancel it before July 29, 2024.

- **Statements**: As a United Member, your account statements are provided in paper format only, no digital statements are available. 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 in DUCA's online banking platform post transition.
- **Branch Access**: Starting August 1, 2024, you will have access to any of DUCA's 19 convenient branch locations across the GTA. To find a branch near you, visit our branch locator tool here: https://www.duca.com/branch-atms.
- Member Connect Call Centre: Starting August 1, 2024, for support and information you can call DUCA's Member Connect Call Centre at <u>1.866.900.3822</u> or email <u>duca.info@duca.com</u>. For hours, please visit <u>https://www.duca.com/about-us/contact-us</u>.

For more detailed information and updates, please visit our dedicated transition page at <u>www.duca.com/united-merger</u>. We are committed to making this transition as smooth as possible and will continue to provide you with timely updates and support throughout this process. You can expect to receive more information and updates in the coming weeks.

Thank you for your continued trust and loyalty. We look forward to welcoming you to DUCA Financial Services Credit Union.

Sincerely,

DUCA Financial Services Credit Union