

Community of Healthcare Employees Credit Union
Transitioning all Member Service to 414 Phoenix Drive
Frequently Asked Questions

1. Why is CHECU transitioning all member services to 414 Phoenix Drive?

Over the last several years, CHECU team members have informed members that our mobile services would need to change in the future for many reasons including safety, privacy requirements, and greater dependency on technology. CHECU prides itself on being good stewards of our members' money and finding ways to better serve all members. In order to maximize our resources and implement our strategic plan to serve all healthcare employees and family members equally, reorganization was a must. By consolidating all functions to one location our members will receive consistent, first class service at our 414 Phoenix Drive office. CHECU has made significant investments in technology with a new website (www.checu.com), upgraded online banking, upgraded software, real time software and processes, 24/7 access to your account information, as well as developed strict security guidelines to ensure our members information is safe and secure. However, the technology is not a replacement of your CHECU team. Technology is used as a work horse so we can meet our goal of being high tech and high touch...a CHECU team member will assist you with all your financial needs.

2. How does this affect my membership?

Transitioning all member services to 414 Phoenix Drive will not affect your membership in any way. All current and future employees of each organization (Waynesboro Hospital, Chambersburg Hospital, and Fulton County Medical Center) are eligible for credit union membership. The credit union will visit each site as invited for employee benefit fairs or special enrollment days. All direct deposits and/or payroll deductions will remain in effect. Many members have financial products with financial institutions they never visit. Think about it, if you use a credit card, how many of those credit card companies provide you with face to face service? Our guess is few to none. However, even your Community of Healthcare Employees Credit Union's VISA credit card comes with face to face credit card member service!

3. How can I make deposits to my account?

The easiest method to deposit funds to your account is through direct deposit. However, you may send them in the mail, drop them by the night deposit, or come see us during normal business hours.

4. How can I make loan payments?

CHECU prides itself in offering multiple ways to handle your financial obligations. You may set up automatic transfers from your account through Home Branch online or have a CHECU team add distributions from your direct deposit. You are welcome to mail payments to the 414 Phoenix Drive Chambersburg, PA 17201 address or put your loan payment in the night deposit box located just beyond the drive thru. CHECU can also originate your payment from another financial institution with paperwork that must be completed by the member.

5. **How can I make VISA credit card payments?**

Your CHECU VISA Credit Card has many options, including ways to make payments. You can transfer funds from your accounts at CHECU to your VISA credit card through Home Branch online banking or log onto ezcardinfo.com and ACH your payment to us. As always you can mail it, use direct deposit distribution, or even do a payment via phone or at the credit union office. We will also process VISA credit card payment put in the night deposit box the next business day.

6. **How can I withdraw/access funds from my account?**

All members with share draft checking accounts in good standing and clean ChexSystems histories are eligible for a CHECU VISA debit card. Your VISA debit card may be used at any ATM that has the VISA logo and surcharge free at any ATM with the maroon CU\$ rectangle logo (includes machines owned by Patriot FCU). The ATM machines located at all Sheetz convenience stores are surcharge free as well as the ATMs located in the Chambersburg and Waynesboro Hospitals. Remember you may use your CHECU VISA debit card free at any Point of Sale/Point of Purchase as well as 6 free ATM transactions per month. You may also call the OnCall 24 Audio Teller (717-709-1920 option 7) and request a check be mailed from your account to the address on file 24 hours a day, 7 days a week. The check will be sent the next business day. As always, you can use the convenience of our drive thru located at 414 Phoenix Drive or even come into the lobby to address your funding needs.

7. **How can I transfer funds from one account to another?**

There are many ways to accomplish moving funds from one account to another. You may do so through Home Branch online banking (www.checu.com), OnCall 24 Audio Teller (717-709-1920 option 7), automatic transfers, calling a CHECU team member during normal business hours, or through a written request placed in our night deposit box located just beyond the drive thru. If you have multiple accounts with CHECU, you may request all your accounts to be linked together so you may transfer between them through Home Branch online banking. In the event you have not linked your CHECU accounts, as a courtesy, you may send us a secure message requesting the transfer and we will do the transfer for you the next business day. If you need to move funds from an account at another financial institution, CHECU can send/receive wires as well as initiate an ACH origination. However, the member is responsible for completing paperwork **before** CHECU could transact business on the member's behalf with another financial institution.

8. **How can I address member service concerns?**

You may call 717-709-1920 during normal business hours or send a secure message through online banking. Secure messages/chat logs are reviewed throughout the business day and the CHECU team makes an effort to complete all outstanding secure messages by 9 AM the next business day. You may call after business hours and leave a message on our general voicemail. Your call will be returned the next business morning.

9. How can I apply for a loan?

You may complete an application 24/7 online or complete an application at our Phoenix Drive location. You may also request an application via mail. Log onto www.checu.com and sign into online banking. Loan applications are located on the top left of the online banking menu. All information is 100% secure and in general, most loan decisions are available the same business day. Don't forget, you may fax information to CHECU at 717-709-1923 or drop documents in our night deposit box (which is available 24/7) located just beyond the drive thru at our Phoenix Drive location.

10. How do I change direct deposit information?

You may contact your payroll department or a CHECU team member. CHECU ABA/Routing number is **231379953** and for deposits to your share savings account use your account number only. For deposits to your share draft checking account use the full 10 digits (including the zeros) located at the bottom of your checks. For members who wish to have their direct deposit distributed multiple ways, simply contact a CHECU team member to complete a distribution form.

11. How can I get credit union information?

The best place to receive up to date credit union information is on our website www.checu.com. Summit Health, Chambersburg and Waynesboro Hospitals, as well as Fulton County Medical Center are able to view the credit union's website through their organization's intranet under approved external links. You may also contact a CHECU team member through secure messaging, by phone, or in person.

12. How do I open an account?

You must provide a valid government issued photo identification and social security card at the credit union office or at your place of employment during special enrollment days, or through mail with a signed affidavit from a Notary Public verifying they reviewed your identification and social security card. An CHECU member account card must be completed, signed, and dated. Please contact a CHECU team member for complete details at 717-709-1920.