

2/20/23

First Name Last Name
Address 1
City, State Zip

Dear First Name Last Name,

This letter contains important information regarding the transfer of your loan(s) from MidWest America Federal Credit Union (MWAFCU) to the University of Illinois Community Credit Union (UICCU) on April 1, 2023. We welcome you and look forward to serving you long into the future. As a reminder, MWAFCU will cease operations at 210 N. Gilbert St in Danville at 12:00 pm CT on Friday, March 31, and this location will open as a branch of UICCU on Monday, April 3.

Having your UICCU membership established in advance will give you more flexibility in managing and transferring your loan payments, as changes will need to be made in the setup of all types of loan payment methods, including ACH, Bill Pay, Auto-Transfers and loan coupons.

If you haven't already, open your UICCU membership by visiting MWAFCU in Danville where we have onsite representatives waiting to assist you or scan the QR code to do it online.

JOIN US!



Here is what will and won't change with your loan after April 1, when it is transferred to UICCU

Account Number

To help simplify things UICCU will add two digits, 67, in front of your current MWAFCU account number to create your new UICCU account number. If you've already opened any deposit accounts, or do so at any time moving forward, your loans will be under this same account number.

Loan Terms & Conditions

The terms of your loan agreement will not change. Effective April 1 your loan at UICCU will be set up with the same monthly payment amount, interest rate, due date, and late fees. We encourage you to use UICCU Digital Banking or watch your UICCU statements to confirm activity on your loan(s).

Any loans over 30 days delinquent or with forced placed insurance will not be transferred to UICCU.

Accessing your Loan

- Register for digital banking on April 1 and access your account online at any time!
 - Register for Digital Banking here: <https://digitalbanking.uoficreditunion.org/login>

Payments

Current payment methods including automatic transfer, ACH from another institution, payroll deduction, home banking transfer, Bill Pay, or mailing payments will need to be set up again.

You will need to make your March loan payment with MWAFCU and your April payment with UICCU.

UICCU offers the following payment methods to fit your lifestyle and preferences:

- Online through UICCU Digital Banking
 - Transfer funds from your UICCU deposit account to your UICCU loan. One time, recurring and same day payment options are available.
 - Pay from another credit union or bank using our external account feature
- Automatic payments
 - Setup transfers in Digital Banking from your UICCU deposit account to your loan
 - Setup transfers from another institution to your loan using external accounts
- Bill Pay from another institution
 - UICCU's Routing Number is 271176899
- Pay in-person at any of our branches
 - For a list of branch locations visit: UofICreditUnion.org/locations/
- Pay by mail
 - Mail payments to 2201 S First Street, Champaign, IL 61820

Additional information regarding loan payment options may also be found at UofICreditUnion.org/loan-payments/

Auto/Home Insurance & Lienholder Information

If you have a loan secured by your auto or home, you must contact your insurance agent to update the lienholder to UICCU effective April 1, 2023, and have your insurance agent send the updated Declarations Page to:

University of Illinois Community Credit Union
Insurance Tracking Center
PO Box 924116
Fort Worth, TX 76124

If you have any questions, please feel free to call MWAFCU at 217-655-6835 or UICCU at 1-217-278-7700. You may also visit UofICreditUnion.org/mwafcu