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Hoosier Hills
CREDIT UNION

630 Lincoln Ave.
Bedford, IN 47421
800.865.2612
hoosierhills.com

Frequently Asked Questions:

Please note we are working through the details of this proposed merger and will continue to do so over the next several months. We will finalize all of the specifics needed to provide you with the information you want and need. However, rest assured that we will take all reasonable steps to minimize the impact on your existing services.

The Board of Directors for each Credit Union are confident that this merger will lead to additional products, services, and accessibility for all Dearborn County FCU members. Until we have regulatory and member approval, this information is subject to change and is based on the information we have and believe to be true today.

What will the name be after the merger is complete?

Dearborn County FCU will change its name to Hoosier Hills Credit Union.

When is this expected to take place?

If approved by the regulators and approved by the members of DCFCU, the merger is expected to become effective on November 1st, 2022.

Why are you merging with HHCU?

We believe this partnership with HHCU and the long-term benefits to our membership and our staff puts us in the best position to serve you in the future, with access to more products and services, better rates, enhanced features, and the same local service you know and trust!

Will the DCFCU location continue to be open?

Yes! We will continue to operate out of the same office, with the same hours, and the same staff you know and trust for as long as the hospital allows. In addition, we are actively discussing potential new locations as the hospital winds down its operations in our current building.

Will I still have ATM access?

Yes! The existing ATM will be replaced with a "Smart ATM" that will allow you to deposit checks, deposit and withdraw cash (down to \$1.00 denominations), and make account inquiries. It is our hope to provide additional ATM locations in the future for enhanced accessibility.

What do I need to do?

Continue to look for communications from us regarding the merger process. We will be in touch through emails, letters, and posts to a soon-to-be created website as we move forward with the regulatory and member approval process and work towards the November 1st effective date. We want to ensure you have all the information and resources you need. In the meantime, look forward to all of the great new features and products you will have at your fingertips as a member! You can check out HHCU's service offerings on their website at hoosierhills.com.

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How do I keep tabs on what is going on and the latest information?

We will keep you informed throughout the merger process through emails, letters, and posts to a soon-to-be created website, which will be dedicated to the merger and information about the merger. And always feel free to reach out to us and ask.

Will my member number / account number change?

To best prepare you for the additional products, services, features, and functionality you will receive as a member of Hoosier Hills Credit Union, we will communicate your new Hoosier Hills member and account number(s) in our Account Transition Guide mailing which you will receive at the end of October 2022.

Will the routing number change?

Yes, the routing number will change. However, your DCFCU routing number will continue to function, and your transactions will continue to process using that number until February 1, 2023. Please transition existing third parties authorized to debit and credit your account(s) to the new Hoosier Hills routing number and your new account number(s) as soon as possible after November 1, 2022. We will provide more specific instruction in the Account Transition Guide mailing to be received at the end of October.

Will my debit card continue to work?

Yes! Your existing debit card is expected to work without any interruption until you receive your new card early next year. In early 2023 you will be issued a new Hoosier Hills debit card that includes features like contactless payment capability, fraud prevention card controls, and the ability to add it to your digital wallet.

Will my checks continue to work?

Yes! Your existing DCFCU checks will continue to be accepted and will clear until February 1, 2023. We will receive a box of new checks free of charge with the HFCU routing number and your new account number to replace your old checks in early November.

Will I continue to receive Statements every month?

Yes! You will continue to receive paper statements or e-statements, whatever you are currently enrolled in. However, your statements will have a new look.

Direct Deposit and Automatic Withdrawals

While your automatic transfers and deposits will post to your account without interruption using your existing DCFCU routing and account number(s) until February 1, 2023, we recommend you give your new HFCU routing and account number(s) to any person or company who automatically debits or credits your checking or savings account immediately following the merger on November 1.

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Bill Pay

If you are currently a DCFCU bill pay user, once you have enrolled in online banking contact the HHCU Call Center at 800.865.2612 for assistance in relinking your current payees and prior payment history to your new HHCU online banking account.

Due to the November 1 conversion date, payments scheduled to occur November 1 should be rescheduled to occur by October 25 to avoid payment disruption. After conversion, all bills regularly scheduled to be paid on the first of the month can resume a normal payment schedule.

Online/Mobile Banking:

On the November 1 effective date of the merger, your online banking will transition to Hoosier Hills Online and Mobile platform. You can access your account from any up to date/current browser or the supported versions of the HHCU application downloaded from your mobile device app store. This platform will allow mobile deposit of checks, Zelle®, bill pay, account-to-account transfers, and many more features! (Subject to the terms and conditions for those services). Step-by-step instruction for your first-time log in will be provided in the Account Transition Guide mailing which you will receive in late October.

Will my deposits still be insured?

Yes! HHCU is insured by the National Credit Union Administration (NCUA) and provides the same level of insurance as you currently have. In addition, HHCU has excess share insurance (ESI) that provides an additional \$250,000 per person. For complete information regarding share insurance for federally insured credit union deposits, please visit the NCUA's website at <https://www.mycreditunion.gov/share-insurance>.

You are welcome to visit [hoosierhills.com](https://www.hoosierhills.com) to begin getting familiar with the Hoosier Hills brand and service offerings!