



Welcome to your new credit union!

- ▶ Important information you need to know about the merger of SPCO Credit Union and First Service Credit Union

BANK LIKE
YOU OWN
THE PLACE



Important Dates to Remember

To help make this a little easier for you, we have listed the key dates for the transition of your SPCO account to First Service Credit Union.

Mid-October New Contactless First Service Visa Cards Arrive

Replacement debit and credit cards will arrive in the mail mid-October but will not work until November 2. Please activate and begin using it on November 2. Directions for activation will be on a sticker attached to your card.

After activating your new debit card, please stay on the line to create your custom PIN.

IMPORTANT: Your SPCO Credit Union credit cards will stop working on October 31, and debit and ATM cards will stop working on November 2.

October 31 Last Day to Access SPCO Online Banking

After October 31, you will no longer have access to your transaction history, but electronic statements will carry over into First Service Digital Banking. In addition, any transfers or payments scheduled within SPCO Online Banking or Bill Pay to be paid after October 28 will not go through.

November 1 SPCO Online Banking, Bill Pay, and Shared Branching Unavailable

On Friday, November 1, online banking (including bill pay and the mobile app), audio banking, and shared branching will be unavailable for conducting transactions during the scheduled outage. See the chart below for a detailed schedule of availability over the conversion weekend.

November 2 Begin Using Your New Contactless First Service Visa Cards, First Service Digital Banking, and Any First Service Credit Union Branch or ATM

Conversion Weekend Schedule

	Thursday, 10/31	Friday, 11/1	Saturday, 11/2	Sunday, 11/3	Monday, 11/4
All Branches	Open Normal Hours	Closed	Closed	Closed	Open Normal Hours
Contact Center	Open Normal Hours at 713-455-8586	Closed	Closed	Closed	Open Normal Hours at 713-455-8586
Audio Response System	Available at 713-455-8586	Unavailable	Available at 713-676-7777	Available at 713-676-7777	Available at 713-676-7777
Shared Branches	Available	Unavailable	Available	Available	Available
ATM Networks	Available				
SPCO MasterCard Debit and ATM Cards	Available	Unavailable (Discard old card and begin using First Service card)			
SPCO MasterCard Credit Cards	Unavailable Beginning 10/31 (Discard old card and begin using First Service card)				
First Service Visa® Debit and Credit Cards	Unavailable		Available		
Digital Banking & Mobile App	Available at SPCOCU.org (Mobile deposits unavailable after 10/29)	Unavailable	Available at FSCU.com		
Online Bill Pay	Unavailable Beginning 10/28 at 8pm (Payments must be scheduled to be paid by 10/28)		Available at FSCU.com		
Online Loan Applications	Available at SPCOCU.org	Unavailable	Available at FSCU.com		
Website	Available at SPCOCU.org		Available at FSCU.com		

Important Merger Checklist

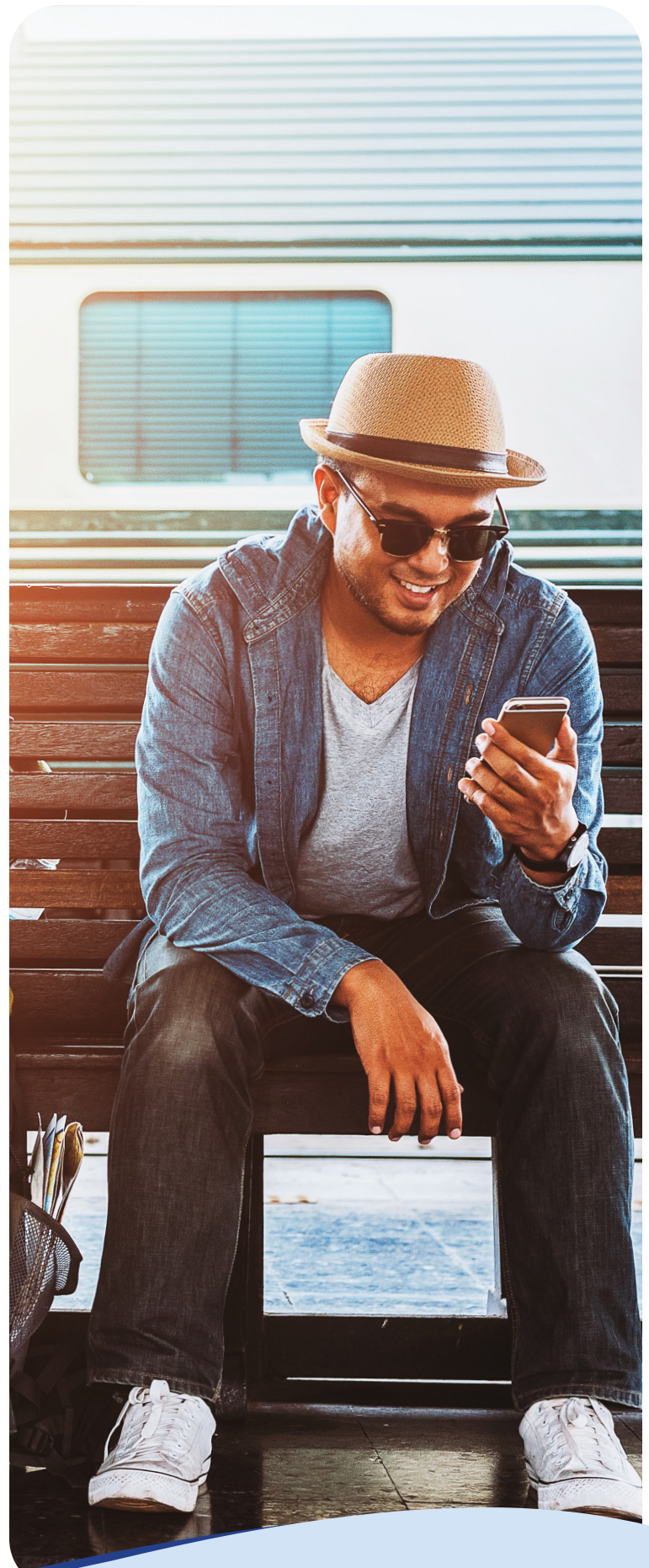
For a smooth transition, please be sure to take the actions noted below.

On or Before October 31

- Download and save your electronic credit card statements and redeem rewards from the CO-OP portal
- Make a list of all recurring transfers, debits, payments, and deposits to and from your accounts
- Make note of your final balances before 5pm, so you know how much you can spend over the weekend
- Make a list of bill payees and bill payments within SPCO Online Banking

Beginning November 2

- Keep your current direct deposits, automatic drafts, and automatic payments as is, and they will continue to work as usual
- Continue to use your current checks until they run out
- For any new direct deposits, automatic drafts, or automatic payments, use the new account and routing numbers in your letters
- Activate and begin using your new First Service card(s) and update any recurring card payments with your new card number
- Enroll in First Service Digital Banking (note that you may not be able to use the same username)
- Download the First Service Credit Union app from the Apple App Store or Google Play
- Set up any alerts, recurring transfers, or automatic payments within First Service Digital Banking
- Add your current bill payees and schedule any bill payments within First Service Digital Banking
- Confirm your statement preferences within First Service Digital Banking
- Re-enroll in Zelle within First Service Digital Banking





Better Together

This merger will provide additional resources to serve your financial needs through added branches and ATMs, robust online and mobile technologies, new products and services, and highly competitive rates.



Expanded Locations and Hours

You will be able to visit 12 additional public-access branches, many with Saturday hours, giving you greater flexibility in managing your finances. Plus, you can use over 85,000 surcharge-free ATMs nationwide, including more than 1,500 that accept deposits, making it easier to access your money wherever you are.



Small Business Accounts & Commercial Lending

First Service offers a full-suite of business checking, savings, and money market accounts to help manage your small business. Plus, you can take your business to the next level with business credit cards, lines of credit, and SBA loans.



Enhanced Digital Experience

With our state-of-the-art digital banking platform and mobile app, you will be able to access your accounts 24/7, set up transaction alerts, manage cards, easily switch your direct deposit, apply for a loan online, and more!



Mortgages

Our local, in-house mortgage team can assist you in reaching your homeownership goals with customized mortgages and home equity loans.



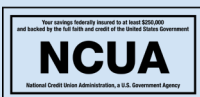
Contactless Cards & Digital Wallets

Take advantage of a safer way to pay with our contactless cards and access to digital wallets. Both allow you to securely pay at checkouts with just a tap.



Wealth Management

Meet with our team of experienced financial advisors, powered by CUSO Financial Services*, Inc., to help you prepare for retirement, education, or other investment goals.



* Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CUSO Financial") ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CUSO Financial: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CUSO Financial. The Credit Union has contracted with CUSO Financial to make non-deposit investment products and services available to credit union members. Atria Wealth Solutions, Inc. ("Atria") is not a Registered Investment Advisor or broker-dealer. Investment products, services and advice are only provided through CUSO Financial, a subsidiary of Atria.

We're Here for You!

We are honored to serve you and eager to share more information about our enhanced products, services, locations, and online tools very soon. If you have any questions regarding the merger, please reach out to us. Together, we are better and stronger than ever. We look forward to growing with you!

Contact Us

Rosslyn Branch

(Available by phone until November 1)

713-455-8586 (Local) or **800-388-5350** (Toll-Free)
Monday – Friday: 9:00 AM – 4:30 PM

First Service Credit Union Contact Center

(Available beginning November 4)

713-676-7777 (Local) or **800-678-5197** (Toll-Free)
Monday - Friday: 7:30 AM – 6:30 PM
Saturday: 9:00 AM – 2:00 PM

Visit a Branch

1 Park Ten Branch
 16430 Park Ten Pl
 Houston, TX 77084
 M-F: 8:00 AM - 5:00 PM



2 Eldridge Branch
 1805 Eldridge Parkway S
 Houston, TX 77077
 M-F: 9:00 AM - 5:00 PM
 SAT: 9:00 AM - 1:00 PM



3 Katy Branch
 23665 Katy Fwy
 Katy, TX 77494
 M-F: 9:00 AM - 5:00 PM
 SAT: 9:00 AM - 1:00 PM



4 Shell Woodcreek Branch
 150 N Dairy Ashford Rd, Ste E-0172
 Houston, TX 77079
 M-TH: 7:00 AM - 4:00 PM



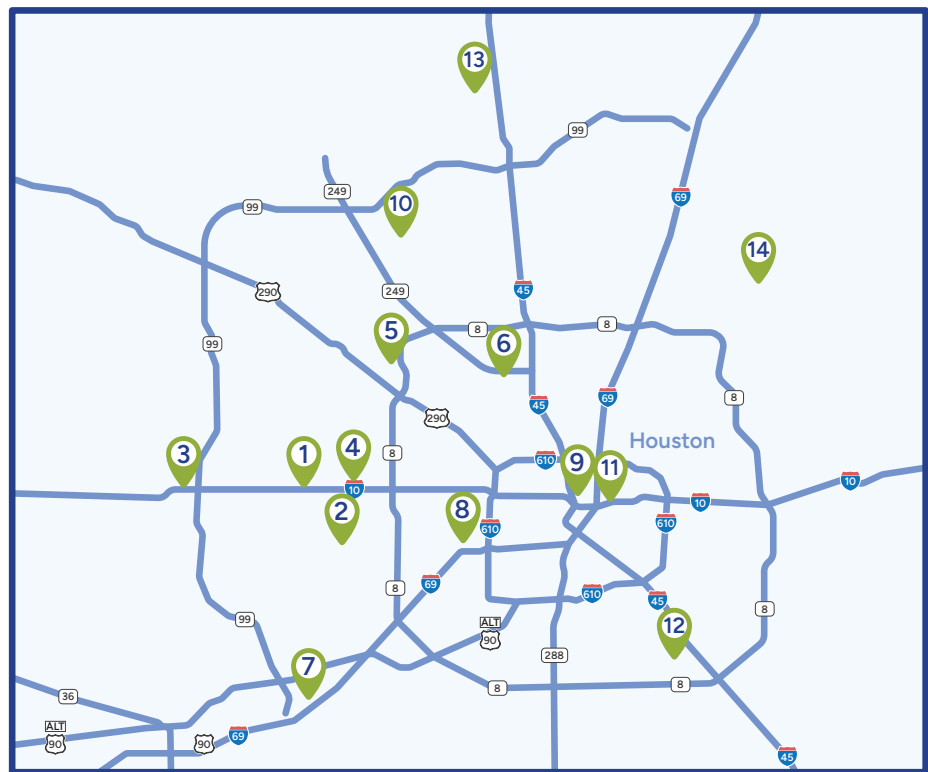
5 Northwest Branch
 9621 W Sam Houston Pkwy N
 Houston, TX 77064
 M-F: 9:00 AM - 5:00 PM
 SAT: 9:00 AM - 1:00 PM



6 Rosslyn Branch
 12755 N Houston Rosslyn Rd,
 Houston, TX 77086
 M-F: 9:00 AM - 4:30 PM



7 Sugar Land Branch
 13533 University Blvd, Ste 200
 Sugar Land, TX 77479
 M-F: 9:00 AM - 5:00 PM
 SAT: 9:00 AM - 1:00 PM



8 Galleria Branch
 3390 Sage Rd
 Houston, TX 77056
 M-F: 9:00 AM - 5:00 PM
 SAT: 9:00 AM - 1:00 PM



9 Tunnel Systems Branch
 910 Louisiana St, Ste M100
 Houston, TX 77002
 M-F: 7:00 AM - 4:00 PM



10 Spring Cypress Branch
 8640 Spring Cypress Rd
 Spring, TX 77379
 M-F: 9:00 AM - 5:00 PM
 SAT: 9:00 AM - 1:00 PM



11 Bastrop Branch
 413 Bastrop Street
 Houston, TX 77003
 M-F: 9:00 AM - 5:00 PM



12 Gulf Freeway Branch
 8980 Clearwood Dr
 Houston, TX 77075
 M-F: 9:00 AM - 5:00 PM
 SAT: 9:00 AM - 1:00 PM



13 The Woodlands Branch
 Inside Baker Hughes Building
 9110 Grogans Mill Rd
 The Woodlands, TX 77380
 M-F: 8:00 AM - 4:30 PM



14 Atascocita Branch
 7720 FM 1960 Rd E
 Humble, TX 77346
 M-F: 9:00 AM - 5:00 PM
 SAT: 9:00 AM - 1:00 PM



15 South Texas Project*
 Inside STP Building
 12090 FM 521
 Wadsworth, TX 77483
 M-TH: 7:00 AM - 5:00 PM



DRIVE-THRU
ATM
RESTRICTED ACCESS
 *NOT PICTURED