



DMPOCU & Polk County Schools  
Employees Credit Union

# MERGER GUIDE



# welcome!

Dear Valued Polk County Schools Employees Credit Union Member:

We are excited about the upcoming merger of Polk County Schools Employees Credit Union with Des Moines Police Officers' Credit Union, and are thrilled to welcome you to our credit union family!

This guide provides valuable information about your existing accounts and the conversion process that will take place on Saturday, January 21, so please review it carefully and contact us at (515) 243-2677, or the Polk County Schools Employees Credit Union at (515) 276-6083, if you have any questions. Phones at both offices (PCSECU & DMPOCU) will also be answered on Saturday, January 21 from 8:00 a.m. - 4:00 p.m. to assist with any merger-related questions or concerns.

Once we have completed the conversion, you will have access to a variety of new services and technology, including the Shared Branching Network, more robust Online Banking and Bill Payment services, a Mobile Banking app, Text banking, free remote check deposit and more!

**On Monday, January 23, we will open our doors as one organization, and you will have access to multiple full-service branches:**

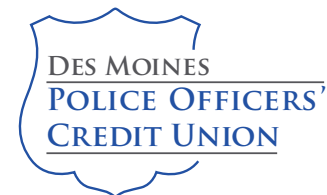
- Our three physical branch offices:
  - Our Main Office at 423 E. Court Ave. in Des Moines
  - Room 927 in the Neal Smith Federal Building, Des Moines
  - The former PCSECU branch location at 3810 66th Street in Urbandale (staffed by the same team of employees!)
- 15+ credit unions in the Des Moines area and thousands of financial institutions throughout the U.S. via our Shared Branching Network

On behalf of our Board of Directors and the entire credit union team, I thank you for your ongoing support during our credit union merger, and welcome you to Des Moines Police Officers' Credit Union!

Sincerely,



Andy Fogle  
CEO, Des Moines Police Officers' Credit Union



# About DMPOCU

Des Moines Police Officers' Credit Union was originally chartered in 1931 to serve employees of the Des Moines Police Department. Thanks to our loyal members, we are a strong credit union with years of record-setting membership and financial growth. However, we've maintained our closed field of membership, currently serving public safety professionals and employees of governmental agencies within Polk County and the seven contiguous counties, as well as family members of those employees. And of course, we're now excited to add all school employees and their families to that list! Visit our website for a complete list of membership eligibility.

## Merger Snapshot

Below you will find a "Merger Snapshot" to help you get quick answers at-a-glance. However, you can find more details to all of these questions—and more—inside. If at any time you have additional questions, please don't hesitate to contact us at (515) 243-2677, or the Polk County Schools Employees Credit Union at (515) 276-6083, or visit the special "Merger Update" page of our website at [www.dmpo-cu.org/merger-update](http://www.dmpo-cu.org/merger-update).

POST-MERGER QUESTIONS	YES	NO
Will my member number change?	X	
Will my deposits be insured?	X	
Will my PCSECU accounts transfer to something similar at DMPOCU?	X	
Will I receive a replacement debit card?	X	
Will my debit card arrive pre-loaded with my original 4-digit PIN?		X
Will my new debit card work exactly the same way as my PCSECU card?		X
Will I receive a replacement credit card?	X	
Will there be any service interruptions during the merger?	X	
Will my account access be interrupted at all during the merger?	X	
Will my direct deposit work?	X	
Will my automatic account transfers work?	X	
Will my automatic payments work?	X	
Do I need to order new checks?		X
Will PCSECU's eStatement service be available after the merger?		X
Does DMPOCU offer free electronic statement service?	X	
Does DMPOCU offer free Online Banking?	X	
Does DMPOCU offer free Bill Pay service?	X	
Does DMPOCU offer free Mobile Banking?	X	
Does DMPOCU offer free Text Banking?	X	
Can I deposit checks via my Mobile Phone?	X	
Will I have to enroll to use DMPOCU's online services?	X	

For the most recent merger-related updates, or to post your merger questions, please visit our website at [www.dmpo-cu.org/merger-update](http://www.dmpo-cu.org/merger-update).

# Merger/Conversion | Q & A

Following are questions we anticipate you will have regarding the merger, but we've also created a special page on our website at [www.dmpo-cu.org/merger-update](http://www.dmpo-cu.org/merger-update) where we will post the most up-to-date information. In addition, phones at both offices (PCSECU & DMPOCU) will be answered on Saturday, January 21 from 8:00 a.m. - 4:00 p.m. to assist with any merger-related questions or concerns.

## Q. When will my accounts become Des Moines Police Officers' Credit Union accounts?

The conversion of data will take place on Saturday, January 21. Your accounts will transfer into the DMPOCU accounts that most closely match the features and benefits of your existing PCSECU accounts. Please note that we will have some service interruptions (see below).

## Q. Will my member (account) number change?

Yes. Effective January 21, 2017 your member account number will change.

Every PCSECU member number will have a total of 6 digits. If your member number currently has 3 digits, we will add "300" to the front of it. If your member number currently has 4 digits, we will add "30" to the front of it.

So, if your member number is currently 3-digits (such as "999"), on January 21 it will change to "300999."

If your member number is currently 4-digits (such as "9999"), on January 21 it will change to "309999."

## Q. Will my deposits continue to be insured?

Yes. Your savings will continue to be federally insured by the National Credit Union Administration up to \$250,000.

## Q. Will I receive new ATM/Debit or Credit cards?

Yes. Members with a PCSECU debit or credit card will receive new cards in mid-January.

They will arrive in plain white envelopes, so please do not throw them away.

If you do not receive your new card(s) by January 13, please contact our office.

## Q. When do I begin using my DMPOCU cards?

Your current (PCSECU) debit and credit cards will work through Friday, January 20 at 5:00 p.m. While you can activate your new DMPOCU debit and credit cards immediately upon receipt, they will not work until Saturday evening, January 21 (after the conversion is completed). Therefore, there could be a period of up to 24 hours when you will not be able to access your funds. We sincerely apologize for this inconvenience, and ask you to please plan ahead for this service interruption.

Please monitor our Merger Update page at [www.dmpo-cu.org/merger-update](http://www.dmpo-cu.org/merger-update) for a notification when you can begin using your new cards, or visit this page and click on the "Sign Up For Email Updates" button to receive an email notification.



CLASSIC CREDIT CARD



GOLD CREDIT CARD



DEBIT CARD

## Q. Will the PIN (4-digit Personal Identification Number) change with my new DMPOCU debit card?

No, not automatically. When you call-in to the card activation number provided, you will also be given the option to choose a PIN for your card. If you have any problems activating your card or selecting your PIN, please call our office for assistance.

## Q. Will my DMPOCU debit card work the same way as my PCSECU card?

Yes and no. Yes, you will still be able to withdraw cash at any Privileged Status ATM at no charge, and receive free and unlimited point-of-sale signature transactions. However, your new DMPOCU debit card will function in a "real-time" environment, which means transactions will post to your account immediately, and the "available balance" you see in Online & Mobile Banking will always be accurate up to the minute. In addition, your new DMPOCU debit card will be EMV Chip-Enabled. To learn more about the benefits of EMV Cards, call our office or visit our website at [www.dmpo-cu.org/merger-update](http://www.dmpo-cu.org/merger-update).

**Q. I have direct deposit of my paycheck into my PCSECU account. Do I need to notify my employer or do something about this?**

No. Your automatic (electronic) deposit(s) will not be affected with the merger. They will continue to deposit into your new DMPOCU accounts on the same schedule.

**Q. I have automatic recurring fund transfers between my PCSECU accounts. Will these transfers continue without interruption?**

Yes. All of your automatic transfers should carryover following the conversion. However, if that payment is made via your Debit or Credit card, you will need to contact the third party and provide your new DMPOCU card information. If you experience any issues, please contact our office immediately.

**Q. I have automatic deductions from my checking account to a third party, such as my insurance company. Will these automatic deductions continue without interruption?**

Yes. All of your automatic deductions (also referred to as “ACH transactions”) should carryover following the conversion. However, if that payment is made via your Debit or Credit card, you will need to contact the third party and provide your new DMPOCU card information. If you experience any issues, please contact our office immediately.

**Q. Do I need to order new checks?**

No. If you currently have checks with your account, you will automatically receive 40 starter checks at no cost. In addition, we will provide your next box of checks at no charge, per your request.

**Q. I receive my PCSECU statements electronically. Will I still be able to access them?**

Yes, but only through February 28, 2017. Please be sure to view, save and/or print any copies of statements you wish to keep. After February 28, if you need a copy of any statements prior to, and including your 12/31/16 statement, you will need to contact the credit union.

**Q. If the merger is taking place January 21, how will I receive my January account information?**

All PCSECU members will receive one printed statement in early February with their January 1-20 PCSECU account information. You will also receive a second statement from DMPOCU containing your January 21-31 account information (this will be a printed statement unless you enroll in DMPOCU’s free eStatement service prior to January 31, 2017).

**Q. Do I need to enroll to use DMPOCU’s free Online Banking, Bill Pay & Electronic Statement services?**

Yes. If you wish to use these services, you DO need to enroll, even if you used these services with your PCSECU accounts. Please see the back page of this brochure for instructions.

**Q. If I used Bill Pay with PCSECU, will my payee information carryover to DMPOCU’s Bill Pay service?**

No. Your payee information will not carryover, so we encourage you to print off your payee information prior to 1/21/17 so you can easily re-enter it into DMPOCU’s service.

**Q. What is DMPOCU’s routing number?**

273073958

**Q. What additional services can be expected?**

You will have access to a wide array of consumer banking services – savings and checking, loans and mortgages – each with different features and benefits to provide the solution that works best for you. We mailed all PCSECU members a copy of our “About Us” brochure in late October. If you would like another copy, please contact us, or you can visit our website at [www.dmpo-cu.org](http://www.dmpo-cu.org) to review our service offerings.

In addition, DMPOCU offers a full array of free online services including Online Banking, Bill Payment, Electronic Statements, Mobile & Text Banking, Remote Deposit Capture, Shared Branching, and more!



# We're Open Even When Our Doors Are Not!

We offer a variety of ways to access your DMPOCU accounts, even when our brick-and-mortar locations aren't open!

- **FREE Online Banking** - Our Online Banking service is the best way to manage your accounts and transactions on a daily basis. See below for first-time login instructions.
- **FREE Mobile Banking App** - Just search "DMPO" in your app store and access your accounts when you're on-the-go!
- **FREE Online Bill Pay** - Pay your bills electronically and save time & money! This service is free when you sign-up for our free electronic statements service.
- **Shared Branching** - Visit any of 5,100 credit union branches nationwide, many of which are located in the Des Moines Metro area. Visit our website for a list of locations.
- **Privileged Status ATMs** - With SHAZAM's Privileged Status® program, you can use your DMPOCU Debit Card at thousands of surcharge-free ATMs throughout the country.

## "It'sMe247" is much more than Online Banking! It's also your portal to:

- Easy Pay, our online Bill Payment service -- simply click on "Pay Bills".  
*(This service is free when you sign-up to receive eStatements)*
- Free Electronic Statement service -- simply click on "Info Center" and then "eStatement Options".
- Virtual Strongbox, a free online safe deposit box



## First Time Login Instructions:

1. Visit our website at [www.dmpo-cu.org](http://www.dmpo-cu.org) and click on "It'sMe247" at the top of the page.
2. Type your DMPOCU member (account) number in the "username" field and click "Login."  
*(Remember, after the merger, your member number will now have a "30" or "300" added to the front.)*
3. For the "Password," enter the last 4 digits of the primary member's social security number.
4. Accept the Terms & Conditions of Use
5. Follow the prompts to change your password and Click "Change My Password"
6. Follow the prompts to add three security questions, and then click "Save My Questions"
7. Be sure to sign-up to receive Electronic Statements (click on "Info Center" and then "eStatement Options")

Please call our office to activate your Bill Pay service!



**Main Office**  
423 E. Court Avenue  
Des Moines  
Lobby & Drive-Up Hours:  
M-F—8 a.m. to 5 p.m.

**Federal Building Office**  
210 Walnut St.  
Room 927  
Des Moines  
Open M-F—8 a.m. to 4 p.m.

**Urbandale Building Office**  
3810 66th Street  
Urbandale  
Open M-F—9 a.m. to 5:30 p.m.

515.243.2677 • 800.539.1621 • Fax: 515.243.1143  
email: [info@dmpo-cu.org](mailto:info@dmpo-cu.org) • [www.dmpo-cu.org](http://www.dmpo-cu.org)



For the most recent merger-related updates, or to post your merger questions, please visit our website at [www.dmpo-cu.org/merger-update](http://www.dmpo-cu.org/merger-update).

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