



Welcome to
SharePoint
Credit Union



Vision Statement:

Our vision is to be our Member's first choice for all their financial needs. We will deliver value through listening, offering unique solutions and exceptional service which create lifelong relationships.



Welcome to SharePoint Credit Union!

Since 1933, SharePoint CU has built a reputation as a trusted, financial service provider, known for value and easy solutions delivered by knowledgeable professionals.

Your Merger Support Team:

We're here to help; contact us if you need assistance:

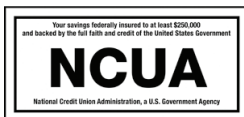
Phone: (800) 752-3494 or (952) 930-0700 - Press 4

Online: www.sharepointcu.com/partnership

Email: memberservices@sharepointcu.com

Important to Know:

SharePoint Credit Union has updated membership and account documents that reflect the terms and conditions of your credit union membership and accounts effective July 9, 2024, which are included in the back of this packet. For more information, visit www.sharepointcu.com or your nearest branch location.



SharePoint CU
NMLS #527701



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Check List

- Review Welcome Guide and new account disclosures.
See separate disclosures in back of packet.
- Schedule/Edit BillPay via Star Choice CU online banking
by June 30th. See page 2 for details.
- Download or save BillPay history by June 30th.
See page 2 for details.
- Determine Your Member Number.
See page 7 for details.
- Watch for new MasterCard® Debit Card in mid-June.
See page 2 for details.
- Download or save eStatement history by July 7th.
See page 2 for details.
- Activate & use new MasterCard® Debit Card on July 8th.
See page 2 for details.
- Enroll in SharePoint CU Online or Mobile Banking on July 9th.
See page 16 for details.

Important Dates



Replacement of MasterCard® Debit Cards:

SharePoint CU debit cards will be mailed the week of June 20th - 25th. Secure your MasterCard® debit card until it can be activated on **July 8th**. Star Choice CU debit cards will **no longer work after at 2:00 a.m. on July 8th**



Last Day to Schedule/Edit Payments on Star Choice Credit Union's BillPay System:

- You may schedule or edit payments up until 11:59 p.m. (CST) on Sunday, June 30th. Anything scheduled with a payment date **after** July 5th will not be processed.
- Download or print any account information, payees, records, or history you may need to re-establish these payees on SharePoint CU BillPay system. Visit starchoicecu.org for instructions.



Star Choice CU eStatements, Online and Mobile Banking no longer available:

Star Choice CU Online and Mobile Banking will not be available after 5:00 p.m. on July 7th. Online or mobile banking history, payment information, and login ID will **NOT** transfer over. Save or print any history you may want for your records, including any eStatements you may need. See page 16 for SharePoint CU online banking information.



Card Activation & Usage:

On Monday, **July 8th**, you will need to activate your new SharePoint CU debit card. **Your Star Choice CU debit card will no longer be active.**

For automatic payments linked to your Star Choice CU debit card (such as Hulu, Netflix, and Xcel), please note that you will need to update the account information with your new card details after July 9th.

Important Dates



System Integration Complete:

The system merger will be complete on Tuesday, July 9th. Members can begin using all SharePoint CU services and locations.



SharePoint CU Online, Mobile Banking, and BillPay:

On Tuesday, July 9th, members can enroll in Online and Mobile Banking as outlined on page 16. You may begin setting up bill payees and scheduling payments at this time.



Replacement of your new Visa® Credit Cards:

Your MasterCard® Credit Card will be replaced with a Visa® Credit Card this fall. Stay tuned for more details.

Please Note:

The main phone number for Star Choice CU will transition to SharePoint CU's main phone number, **952.930.0700**, effective July 9th.

Dear SharePoint Members:

We're excited to announce that as of Tuesday, July 9th, our merger with Star Choice Credit Union will be complete. At that time our systems will be integrated into a single platform, giving you access to all services for managing your finances across all seven branch locations, our call center, and our mobile application.



As a member, you will benefit from some of the most competitive deposit and loan rates available, coupled with attractive terms and features. We are committed to investing in new products, services, and technology to provide you with a valuable financial service experience. Our personalized services are provided by trustworthy individuals at every branch and throughout our call center. Now, you can conveniently open an account, apply for a loan, or manage your finances, anytime from anywhere.

Please take a moment to review the enclosed materials and save them for your records. Inside, you'll find crucial account details, as well as dates and milestones that will help you facilitate a seamless transition on Tuesday July 9th.

If you have any questions or need assistance, please don't hesitate to contact us anytime; we're here to support you. Your relationship as a valued member/owner of SharePoint Credit Union is paramount, and we eagerly anticipate the opportunity to serve you!

Sincerely,

Phillip A. Kopischke
President & CEO

SharePoint CU at a Glance



» Who We Are

We are a member-owned institution committed to fostering lifelong relationships through outstanding service and financial solutions.

We proudly serve over 29,000 members, throughout the metro and beyond. We have a team of 75 ready to assist with all your financial needs.

» What We Do

SharePoint CU is a leader in the financial community helping members and small businesses access a full suite of products and services. We offer a full line of financial solutions, which include:

- Consumer solutions
- Mortgage solutions
- Small Business solutions
- Partner Company solutions for employee financial benefits



» Our Promise to You as a Member of SharePoint CU

- Custom solutions
- Personalized service
- Exceptional rates and terms
- We are easy to do business with
- Online & Mobile Banking, including BillPay

» How We Will Benefit You

We care about helping our members, small businesses, partner companies and the communities in which we serve. Our profits, time and focus go directly back into helping financially improve the members we serve! Our cooperative model combined with our vision allows us to thrive, making SharePoint CU a sound place for all of your financial needs.





Mission Statement

SharePoint Credit Union is a member-owned financial institution dedicated to creating lifelong relationships by providing exceptional service and financial solutions.

Core Values

» **Simplicity**

We believe products should be easy and convenient for our members.

» **Transparency**

We are committed to providing straight-forward pricing and terms.

» **Adaptability**

We strive to be agile with economic and technological changes.

» **Responsibility**

We are a not-for-profit financial institution dedicated to serving our membership. We balance the needs of the member, the membership, and the credit union employees.

Determine Your Member and Account Number(s)

For your security, we will **not** be mailing out member numbers. Your member number will be changing to a seven digit number. It will begin with "7", and end with your Star Choice CU member number. To achieve seven digits, zeros will be used in the middle of the number.

Please review samples below on how to determine your SharePoint CU member number.

Star Choice CU Member Number	SharePoint CU Member Number
1	7000001
12	7000012
123	7000123
1234	7001234
12345	7012345

Star Choice CU Deposit Acct. Number	SharePoint CU Deposit Acct. Number
000001234	7001234100
000012345	7012345100
000012345 S01	7012345101
000012345 S02	7012345102
000012345 S20	7012345120

Your Star Choice CU Checking account number **will** stay the same.

Star Choice CU Checking	SharePoint CU Checking
1000012345	1000012345
1000123456	1000123456

If you have an existing membership at SharePoint CU and Star Choice CU

Your SharePoint CU member number will become your primary member number. Your Star Choice CU member number will be embedded in your SharePoint CU account numbers.

For Example:

SharePoint CU member number is 12345

Star Choice CU member number is 789

Your SharePoint CU member number will stay 12345.

Your Primary Savings with SharePoint CU will remain your share savings account.

Your Star Choice CU Prime Share Savings will become a secondary savings with the number 7000789100.

If you have multiple Star Choice CU member numbers

Your oldest "open" Star Choice CU member number will become your member number at SharePoint CU. You can only have one member number going forward.

For example:

If you have five Star Choice CU member numbers; 112, 789, 2345, 567, 1234.

The oldest "open" membership 112 will be used as your primary member number and 789, 2345, 567, 1234 will become additional share accounts.

Primary Member number: 7000112

Share Savings account: 7000789100

7002345100

7000567100

7001234100

Your Star Choice Credit Union Checking account number **will** stay the same.

» **Account Number**

Your Star Choice CU account number(s) will transition to SharePoint CU numbering pattern as described on page 7 and page 8. You will be able to use your current check stock.

» **Routing Number**

The Star Choice CU routing number 291075048 will remain active for a period of time. It will be important to update your records, using SharePoint CU routing number: 291074984.

» **Online and Mobile Banking**

You will have access to SharePoint CU convenient Online and Mobile Banking. Information from any similar Star Choice CU services will **NOT** transfer over. To use SharePoint CU services, you will need to enroll in either online or mobile banking. Visit sharepointcu.com for more information.

» **BillPay**

You may schedule or edit payments up until 11:59 p.m. (CST) on Sunday, June 30th. Anything scheduled with a payment date after Friday, July 5th will not be processed.

» **Automatic ACH Account Withdrawals**

An automated payment (or ACH) is a regular, recurring payment that is initiated externally from your Star Choice CU account (i.e. monthly utility payment or auto loan payment). Contact your bill payees to update your account information after July 9th.

» **External Payments From Savings**

If you have any external payments (i.e. Xcel, Minnesota Energy, Dakota Electric) setup to pull out of your savings account, those payments will **not** transition to SharePoint CU. You will need to reestablish the payment after July 9th.

» **Recurring Transfers**

If you or a Star Choice CU staff member has setup any recurring share to share transfers, those transfers **will not** transition to SharePoint CU and will need to be reestablished via SharePoint CU online or mobile banking.

» **Loan Payments**

Any pre-existing automatic payments scheduled to pay a Star Choice CU loan will continue to be processed with SharePoint CU. Please review your account to ensure the payments have been processed successfully.



» **Direct Deposit**

Direct deposit is any payment that you receive directly into your account (i.e. payroll, government direct deposits, Social Security). Your direct deposit will transition into your SharePoint account. We recommend updating your account and routing number with your payroll department after July 9th.

» **Statements**

You will receive two paper statements for the month of July. The first statement will be your final statement from Star Choice CU with transactions through July 8th. The second statement will come from SharePoint CU, with transactions from July 9th - 31st.

» **eStatements**

If you're currently receiving eStatements, please save or print copies you wish to retain by July 7th, as your access to Star Choice CU eStatements will end. SharePoint CU offers eStatements, and you can opt-in to this service once you complete your online banking enrollment. eStatements are currently not available through SharePoint CU mobile app.

» **iTalk - Phoenix**

iTalk will discontinue on July 9th, however the service will be replaced with Teller Line Connection (TLC) through SharePoint CU. TLC guides you through the process with easy-to-follow prompts. Access TLC within the Twin Cities metro area at (952) 988-8181 or outside the Twin Cities metro area (800) 752-3494.

Your Star Choice CU savings and checking accounts, including business accounts, will be transitioned to similar products with SharePoint Credit Union.

» Share Savings

Your Star Choice CU Primary Share account will convert to a SharePoint CU Primary Savings account; earning the current SharePoint CU savings rate. The minimum share amount will change from \$10 to \$5.

» Money Market

Your Money Market account will transition to the corresponding SharePoint CU Money Market tiers and rates.

» Certificates of Deposit (Share & IRA)

Your Star Choice CU certificates will transition at the current rate and term until maturity. At maturity, certificates will auto-renew for similar terms at current rates. You will receive information thirty days prior to the maturity date of your certificate.

» Individual Retirement Account (IRA)

Rates, terms and all other conditions of your IRA Certificate remain as agreed.





» **Choice Checking Accounts**

Your checking account will automatically convert on Tuesday, July 9th. Star Choice CU - Choice Checking accounts will convert to SharePoint CU Free Checking.

» **Investors Checking Accounts**

Star Choice CU members who have an existing Investors Checking account will not see any changes at this time to the Investors accounts. These accounts will be transitioned over to SharePoint CU. However, this product will not be offered going forward. This means you will not be able to open a new Investors account with SharePoint CU.

» **Business Checking Accounts**

Beginning Tuesday, July 9th, your Star Choice CU Business Choice Checking account will automatically transition to a SharePoint CU Business Traditional Checking.

Beginning Tuesday, July 9th, your Star Choice CU Business Investors Checking account will be transitioned over to SharePoint CU. However, this product will not be offered going forward. This means you will not be able to open a new Investors account with SharePoint CU.

» **Interested in changing your checking account**

SharePoint CU offers three accounts for your unique needs; learn more by visiting www.sharepointcu.com/checkingaccounts.

» Debit & ATM Cards

SharePoint CU MasterCard® debit cards will be mailed the week of June 20th - 25th to the address on file. **Secure your MasterCard® debit card until it can be activated on July 8th.** Star Choice CU debit cards will **no longer work after July 8th at 2:00 a.m.**

» Automatic Debit Payments

For recurring payments linked to your Star Choice CU debit card (such as Hulu™, Netflix™, Xcel®), please ensure you update the account details with your new debit card information.

» Debit Card Rewards

ScoreCard Debit Card Rewards is ending. Please be sure to redeem your points by July 31, 2024. ScoreCard Debit Card Rewards will stop accruing points as of May 31, 2024.

SharePoint CU Benefits:

» SharePoint CU Checking Accounts Features

- Online and Mobile Banking
- eStatements
- BillPay
- MasterCard® debit card
- Person to Person Payments
- Nationwide ATM access with MoneyPass®
- Mobile Deposit

» ATM Access

Members will have access to the MoneyPass® ATM Network, which offers more than 25,000 surcharge-free ATMs nationwide. Locate an ATM and find information at sharepointcu.com, or on our SharePoint CU Mobile app.

» Cash Back at the Register

You can get cash back at participating merchants on the STAR™ network by simply selecting “debit” at the time of checkout, entering your PIN and requesting cash back. There is no fee for this service; the cash back amount limit will vary at the discretion of the merchant and your available funds.



Loan Information

As of July 9th, all loans you currently hold with Star Choice CU, will be automatically transitioned to SharePoint CU. Rest assured, the existing terms and conditions will remain unchanged and will be honored. Please note that the account numbers and product names may be subject to change.

» Auto/RV/Motorcycle

Your current loans will continue with the same terms, however the account numbers and product names are subject to change.

» Home Equity Loans / HELOC

Home Equity Loans held by Star Choice CU will transition with the same terms and conditions to SharePoint CU.

If you would like checks to access your Home Equity Line of Credit, please contact SharePoint CU after **July 9th** and checks can be issued upon request, or you can also advance your line within online or mobile banking.

» Unsecured / Share Secure Personal Loans

Your current signature loans will continue with the same terms, however the account numbers and product names are subject to change.

New Payment Address:
SharePoint Credit Union
5300 Hyland Greens Drive
Bloomington, MN 55437

» **Credit Cards**

Your MasterCard® Credit Card will be replaced with a Visa® Credit Card this fall. Stay tuned for more details.

» **Mortgage**

Your current Star Choice CU mortgage will transition to SharePoint CU with the same terms, however the account number and product name are subject to change.

» **Personal Line of Credit/Overdraft Line of Credit**

On July 9th, your Star Choice Line of Credit will transition to a SharePoint CU Line of Credit.



Loan Products

Let our lending team help you with your next loan. SharePoint CU offers a full suite of loan products.

- Auto Loans (new, used, refinance)
- Recreational Loans (new, used, refinance)
- Mortgage Loans
- Home Equity Loans
- Home Equity Lines of Credit
- Unsecured Personal Loans
- Personal Lines of Credit
- Secured Loans
- Visa® Credit Cards
- Business Financing Solutions



Getting Started

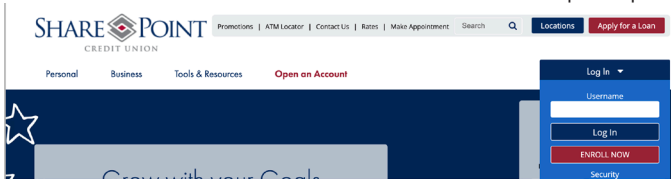
Star Choice CU Website

Starting July 9th, starchoicecu.org will redirect to sharepointcu.com. You can start utilizing sharepointcu.com for all information and account access. We will communicate further merger details on our website at sharepointcu.com/partnership

Enroll in Online Banking on July 9, 2024

As a member of SharePoint CU, you will have access to our convenient online and mobile banking, as well as BillPay. To access your accounts, you will need to enroll by following the steps below:

1. Go to www.sharepointcu.com
2. Click on the "Log In" button
3. Click on the "Enroll Now" button and follow prompts.



Once you click enroll a new screen will open and you will be directed to answer some verification questions.

1. Social Security Number
2. Your **new** SharePoint CU Member Number
3. Date of Birth

A screenshot of the "Establish Identity" verification screen. The title is "Welcome to SharePoint Credit Union". Below the title is a section titled "Establish Identity" with a sub-header "We'll get you banking soon, but we need to ask some questions to figure out who you are." The form contains three questions: "What is your Social Security number?", "What is your Member Number?", and "What is your Birthday?". The birthday field is a date picker showing "MM/DD/YYYY".

Download the SharePoint Credit Union mobile app today!

