



On October 3, 2016, we will complete the final step in the My Postal Credit Union merger with Oakland County Credit Union. As a member of Oakland County Credit Union, you will soon have full access to six full-service branches, an expanded call center, a vibrant mobile banking site, and many other excellent products and services. Please call 800-815-6237 with any questions about the enclosed information.

NEW MEMBER NUMBER – Your new member (account) number is included and printed on your new account member card attached above. Every attempt has been made to keep your new account number as close as possible to your previous member number. This card should be kept in a secure location. Please begin using your new member number October 3, 2016.

BRANCHES – Beginning October 3, 2016, you will have full access to six branches in Michigan: Waterford (3), Clarkston, West Bloomfield and Oxford. Please note that after reviewing transaction volumes and the proximity of the nearest Oakland County Credit Union branch (2.3 miles) the current My Postal Credit Union branch will permanently close on September 30th at 4:30pm.

PAYROLL – In accordance with Oakland County Credit Union operational policies approved by the Board of Directors and ACH rules, all payrolls must now be posted on the date specified by your employer. This includes Postal Service payroll and will go into effect the Friday after the computer conversion on October 3, 2016. Any transfers associated with your payroll, will now occur on the date your payroll is posted.

AUTOMATIC PAYMENTS AND DIRECT DEPOSIT – If you have automatic payments, debits, or regularly scheduled withdrawals from your checking account be sure to notify the originators of those payments (i.e., utilities, insurance agents, mortgage, etc.) that your member number and routing number has changed. If you have direct deposit, please notify your payroll department and others so they may update their records. Beginning October 3, the new routing number is 272483808.

CHECKING ACCOUNTS AND CHECKS – A free standard box of checks will be sent to those with an active My Postal Credit Union checking account in late September. You should begin using these checks on October 3, 2016. Please stop using your old checks and destroy them on October 2, 2016. Any checks written prior to that date will continue to be honored. Be sure to change any automated payments you have scheduled and have them directed to your new Oakland County Credit Union checking account. Please refer to your new checks for your new full checking account number. Beginning October 3, 2016 the new routing number is 272483808.

DEBIT CARDS – If you have an active My Postal Credit Union debit card, you will receive a new Oakland County Credit Union MasterMoney Debit Card by 09/23/2016. Your My Postal Credit Union Debit Card will no longer be functional as of 5:45pm on 09/30/2016. You may begin using your new Oakland County Credit Union MasterMoney Debit Card at 6:00pm on 09/30/2016. Your new MasterMoney Debit Card provides FREE Scorecard Rewards toward travel, merchandise or gift cards with purchases when you select "CREDIT" for your transactions! A PIN number will be mailed separately following the Debit Card.

ATM CARDS - If you have an active My Postal Credit Union ATM card, you will receive a new Oakland County Credit Union ATM card by 09/23/2016. Your My Postal Credit Union ATM card will not be functional after 5:45pm on 09/30/2016. You may begin using your Oakland County Credit Union ATM card at 6:00pm on 09/30/2016.

CREDIT CARDS – If you currently have a My Postal Credit Union credit card, you will be issued a new Oakland County Credit Union Visa Platinum Credit Card by 09/16/2016. You will begin using this card on 09/19/2016 as your My Postal Credit Union credit card will be deactivated on 09/18/2016. Be sure to change any automated payments that you have set up on your current My Postal Credit Union credit card. Your new credit card payment address after 09/19/2016 will be: Oakland County Credit Union, P.O. Box 37035, Boone, Iowa 50037-0035.

ONLINE ACCESS - Beginning October 3, 2016, previous My Postal Credit Union online banking users may access Oakland County Credit Union's online banking at www.oaklandcountycu.com. Your login ID will be your new member number and your temporary password will be the last four digits of your social security number. Once you log in, you will be asked to change your login ID and password for account security.

AUDIO RESPONSE - For 24-hour telephone access (Tele-Max), you can access your account beginning October 3, 2016 using your new member number and the last 4 digits of your social security number as your pin. Once you log in, you will be asked to change your login ID and password for account security.

Please review the enclosed documents for additional information along with new account agreements and disclosures. We are excited to take the final step in this partnership and look forward to continuing to make a positive difference in your financial life. Please call 800-815-6237 or email info@oaklandcountycu.com with any account questions.