

On June 14, members of Northwest Georgia Credit Union voted to approve a merger with Coosa Valley Credit Union. We expect the merger to be complete toward the end of October. Before that date, current Northwest Georgia Credit Union members will be receiving detailed information about how this will affect their accounts. In the meantime, we have put together these frequently asked questions. **This merger will not affect current Coosa Valley Credit Union members' accounts at all.**

Overview

What is happening to Northwest Georgia Credit Union?

- Northwest Georgia Credit Union “Northwest Georgia CU” members voted in June in favor of a merger into Coosa Valley Federal Credit Union “Coosa Valley FCU”.
- The consolidated credit union will be locally owned and large enough to serve the financial needs of persons and businesses throughout the Coosa Valley.
- Both credit unions share the same service philosophies. Both credit unions use the same data processor.
- NWGACU accounts will be consolidated into Coosa Valley FCU when the merger is consummated.

After the merger, Coosa Valley FCU will have seven + one planned branches:

Members will have the convenience of using Coosa Valley’s branches located at:

- Rome – 2010 Redmond Circle, Rome
- East Rome – 1504 Dean Avenue, Rome
- Cartersville – 1149 North Tennessee St., Cartersville
- Cedartown – 819 North Main St., Cedartown
- Rockmart – 1400 Chattahoochee Dr., Rockmart
- Cartersville – Second branch (opening late 2016)
- Current NWGACU branch – 1307 Redmond Road, Rome
- Current NWGACU branch – 1311 Dean Avenue, Rome

After the merger, Coosa Valley FCU will have eleven ATMs

Members will have the convenience of using Coosa Valley’s Free ATMs located at:

- Rome - 2010 Redmond Circle, Rome, GA 30165
- Rome - 303 Turner McCall Blvd
- Rome - 3365 Martha Berry Hwy
- Rome – 1307 Redmond Road, Rome (current NWGACU ATM)
- West Rome in the Gala Plaza near Wal-Mart (current NWGACU ATM)
- East Rome next to the Riverbend Shopping Center behind Chili’s (current NWGACU ATM)
- Lobby of Redmond Regional Medical Center, near the cafeteria (current NWGACU ATM)
- East Rome – 1504 Dean Avenue, Rome, GA 30161

- Cartersville – 1149 North Tennessee St., Cartersville, GA 30120
- Cedartown – 819 North Main St., Cedartown, GA 30125
- Rockmart – 1400 Chattahoochee Dr., Rockmart, GA 30153

When are Coosa Valley FCU and Northwest Georgia CU merging?

The two credit unions will merge in summer 2016. We expect the merger to be complete in late October 2016.

What will happen to the Northwest Georgia CU team members?

Northwest Georgia CU employees are very important to the success of the merger and the continued success of Coosa Valley Federal Credit Union. They will become employees of Coosa Valley Federal Credit Union as of the merger date.

What will happen to the Board of Directors?

Four Northwest Georgia CU Board members will be joining the Coosa Valley's Board

When will NWGACU memberships change to a Coosa Valley FCU membership?

- Northwest Georgia CU member accounts will automatically be converted to Coosa Valley FCU accounts when the merger is complete.
- We will keep you updated through ongoing communications.

When will Northwest Georgia CU accounts stop working?

- Never! Northwest Georgia CU accounts will continue to work as they do now.
- At the time of the merger, NWGACU accounts will automatically become Coosa Valley FCU accounts.

Can I open a Coosa Valley FCU account before you convert my Northwest Georgia CU account?

- Yes. However, keep in mind that it is not necessary and may even result in duplicate accounts.
- Our goal is to make this merger a seamless process for you when we convert your Northwest Georgia account over to a Coosa Valley FCU account.

If I am a NWGACU member, can I start going to Coosa Valley CU branches?

No. Please wait until you are informed that the merger is complete!

If I am a Coosa Valley FCU member, can I start going to Northwest Georgia CU branches?

No. Please wait until you are informed that the merger is complete!

What if I need a new account or loan before the merger?

- If you are a NWGACU member, please continue to apply for new loans/accounts at a Northwest Georgia CU's locations or online at www.nwgacu.org. The loan/account you open will be automatically converted for you to Coosa Valley FCU when the merger is completed.
- If you are a Coosa Valley member, please continue to apply for new loans/accounts at a Coosa Valley CU location.

Can I still go to Northwest Georgia CU branches?

Of course! These branches will remain open and will become Coosa Valley Federal Credit Union branches when the merger is complete.

What if I am a Coosa Valley Federal Credit Union member and Northwest Georgia Credit Union member? Will I have two accounts?

- You will have two accounts after the merger.
- Your Coosa Valley FCU account will become your primary membership account. Your Northwest Georgia CU account will become a secondary account.
- We will combine both accounts upon your request.

Will the rates change once my accounts/loans move over to Coosa Valley FCU?

- Your current loan rate will remain the same. Your current savings CD/IRA rates will remain the same.
- When your CD/IRA renews, it will renew at the current Coosa Valley Federal Credit Union rate which is probably higher. Since Coosa Valley FCU pays a higher dividend on all savings, Northwest Georgia CU members may enjoy higher savings rates and also, lower loan rates.

Accounts after the merger is complete

What happens to my NWGACU membership share account?

Your share account will remain the same, but will enjoy a higher dividend rate.

What will happen to my Northwest Georgia CU checking account?

- If you have a Northwest Georgia CU checking account, your checking account will remain the same.
- You may continue to use your present checks, but when you reorder checks you will receive Coosa Valley CU checks.

When will I receive a new debit card?

- Please continue using your Northwest Georgia CU debit card.
- We will have more detailed information as we get closer to that date.

Does Coosa Valley FCU offer overdraft protection on my checking account similar to Northwest Georgia CU's?

- Yes, Coosa Valley FCU will automatically transfer available funds from your membership savings account with a \$3 fee.
- If you have a Northwest Georgia CU Line of Credit loan to cover an overdraft amount this will continue (interest charges still apply).

What happens to my savings certificates and IRA accounts

- Your rates and terms for those accounts will remain the same.
- When your CD/IRA matures, it will renew to the current Coosa Valley CU rate for that term may be a higher rate of interest

Loans

Will my loans change?

Your loan payment, rate, and terms will remain the same.

Where do I make my loan payments?

- Prior to the merger, please continue to make your loan payments the way you have always paid.

- After the merger, your loan payments should be made to Coosa Valley FCU at one of their branches or the two Northwest Georgia branches.

What will happen to my Northwest Georgia CU Credit Card?

- You may continue using your Northwest Georgia CU Credit Card and making payments per your regular monthly statements until further notice.
- After the merger, Coosa Valley CU will be automatically switching your credit card over to a Coosa Valley CU VISA Credit Card.
- More information will be sent directly to cardholders as we get closer to the merger date.

Online Services

Will I still be able to access my accounts through Northwest Georgia CU Online Banking?

- Prior to the merger, you can access your Northwest Georgia CU accounts through the Northwest Georgia CU Online Banking system at www.nwgacu.org.
- Once the merger is complete, you will access your accounts at Coosa Valley CU.
- More information will be sent directly to you as we get closer to the merger date.

What will happen with my Online Banking?

- Once the merger is complete you will be able to use Coosa Valley's Online banking system.
- Full instructions on using the Online Banking system will be sent to you as we get closer to the merger date.

Does Coosa Valley FCU have a mobile app?

- Yes. It is available in the iTunes Store, and Google Play. Simply search for Coosa Valley Credit Union and look for the red logo. The mobile app allows you to securely check your account balance, view transaction history, deposit a check, find a branch or ATM and more!
- Once your Online Banking account is set up with Coosa Valley FCU, you will be able to access your account in through the app or the Coosa Valley Web site.
- More information will be forthcoming as we get closer to the merger date.

Direct Deposits and ACH Payments

What will happen to my direct deposit?

Your ACH direct deposit and/or payment will automatically be routed to the savings or checking account that you have designated at Northwest Georgia CU and then to your transferred Coosa Valley FCU account.

Other Frequently Asked Questions

Will there be additional information available?

Yes. We will continually keep members updated with new information as it becomes available.

Who do I contact if I have questions?

- You may email Northwest Georgia CU at mergerquestions@nwgacu.org or stop by a Northwest Georgia CU office.
- If you are a NWGACU member, please do not contact Coosa Valley FCU until after you are notified that the merger is complete.

Will I still receive CD Maturity notices, NSF notices, and Overdraft Notices? Yes. After the merger, all Notices will be mailed from CVCU Operations.

What if I made a purchase at a store with my NWGACU debit card, and then need to return the item after Oct. 21? Return options will be available to the old NWGA cards for 6 months after merger.

When can I order free checks CVCU? NWGACU members will be eligible for the free specialty blue checks beginning on Oct. 25. When you run out of the current check supply, you may choose the free checks on the next reorder.

Will I still be able to retrieve past statements or history, or check copies from my NWGACU accounts after the merger? Yes, we hope this is available as early as Oct. 25, but could possibly be a few day afterwards.

What are the cash limits in the drive thru? The maximum amount of cash we can give through the drive thru is \$1,000. All non-members will need to come inside to cash checks