



PARSONS
Federal Credit Union

Welcome to Skyla!

Possibility Starts Here



OUR MISSION:

helping make your
possibilities a reality

OUR VISION:

building financial
freedom for all

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well *hello* there...

Welcome to Skyla – we're thrilled to have you! Thank you for your ongoing support and patience as we transition our systems to provide you with more products and services than ever before. As a reminder – your Parsons FCU account(s) will automatically convert to Skyla account(s).

This Welcome Kit will:

- Help you understand the changes occurring to your existing Parsons FCU accounts;
- Provide a detailed timeline for Parsons FCU account visibility downtime, Skyla Digital Banking enrollment, and important dates for specific products;
- Cover any changes and enhancements to the accounts you currently have;
- Introduce new products, services, and locations that are now available to you!

For ease of access, all checklists, transition details, and frequently asked questions can also be found at skylacu.com/parsonsfcu. There, you're also able to submit new questions or relay any concerns you may have after reviewing this information and our team will get back to you as soon as we can.

One final note... you're very important to us and our goal is to make this transition as smooth as possible for you. We are anticipating a much higher-than-normal call volume immediately following the conversion. Our Contact Center is ramped up and ready and we want to ensure all your questions are answered. That means our call times will also be longer, so – again – we appreciate your patience. The good news is that you'll now have 24 / 7 Contact Center access, enabling you to call at non-peak times for a shorter wait.

We're excited to grow with you!



Sincerely,

Eric Gelly

Eric Gelly, President & CEO
Skyla Credit Union

hello

skyla
credit union

Top Things to Know



routing numbers

Beginning Monday, August 7th, switch over to using Skyla's Routing Number:

253075028

But don't stress – Parsons FCU's routing number will continue to work until **December 2024**, and we'll send plenty of reminders before these changes take effect.



account numbers

Your Member Account Number will most likely stay the same. If your Member Account Number is changing, you will be mailed a letter prior that contains your new information.



joint account holders

Any accounts at Skyla that are tied to your Social Security Number - whether you're a primary or joint on the account - will automatically appear in your Digital Banking profile.



checks

While there are some changes that will need to be made regarding Parsons FCU accounts immediately, your existing checks will be valid through **December 2024**. We'll provide plenty of notice before this change takes effect.



scheduled payments

If your scheduled payments are set up using your account and routing numbers, then you don't need to worry – these will automatically transition over to your new Skyla account(s).

Any Bill Pay, ACH, or automatic payments scheduled to post on or after Monday, August 7th using your existing Parsons FCU debit or credit card number should be updated to your new Skyla debit or credit card info *no later* than Monday, August 7th to avoid late or missed payments.

If you have payments through Zelle that are scheduled to send on or after Wednesday, August 2nd, the payment will be canceled.



digital banking access

Beginning Friday, August 4th at 12 pm PST, Parsons FCU's Online and Mobile Banking platforms will no longer be accessible – meaning you will not be able to view your transactions or accounts.

➔ **Psst...** take a quick snapshot or write down your account balance before you lose access. Then, keep track of your spending so you're sure of where you stand throughout the weekend!

You can enroll in Skyla's Digital Banking platform online or through the Skyla Mobile App beginning Monday, August 7th. For a quick walkthrough and some tips and tricks, visit skylacu.com/registration.



debit & credit cards

Your new Skyla debit and credit cards were mailed on Tuesday, July 18th and should be received within 7 - 10 business days. You'll be able to activate your new card(s) on Monday, August 7th (please note - your Parsons FCU debit or credit card(s) will no longer work after this date). Make sure to visit skylacu.com/cards for activation instructions and card details!

➔ **Psst...** during the core conversion, you won't be able to view any transactions. But don't worry – your card(s) will still work and will be monitored for any potential fraud.



Important Dates



wednesday, august 2

1 PM PST: Your Parsons FCU Zelle account will no longer be accessible and any payments scheduled to send on or after August 2nd will be canceled. We encourage you to save or print a screenshot of your Zelle payment history before Wednesday, August 2nd. We are actively working on implementing Zelle for all Skyla members; however, there will be a few weeks of downtime before you are able to link your new account!

ANYTIME: If you're a debit or credit cardholder and have not yet received your new Skyla card (which was mailed on Tuesday, July 18th), visit skylacu.com/cards to notify our staff.

psst... here's what you can do before august 2:

- Take the time to read through this Welcome Kit (we know it's a lot!) and the FAQs on skylacu.com/parsonsfcu so you're aware of any upcoming changes and enhancements coming to your account(s). If you happen to have any questions, comments, or concerns that haven't been addressed, feel free to submit your inquiry via the form on skylacu.com/parsonsfcu and our team will personally review it and get back to you as soon as possible!
- Follow Skyla on our social channels to stay up to date on the latest merger happenings! *Psst...* we also post lots of giveaways and helpful financial tips and tricks:



@skylafcu



/skylafcu



@skylafcu



thursday, august 3

10 AM PST: You'll no longer be able to set up transfers within Parsons FCU's Online or Mobile Banking. Transfers that are scheduled between Thursday, August 3rd and Monday, August 7th will still process.



friday, august 4

6 AM PST: Bill Pay and QuickBooks will no longer be accessible from Parsons FCU's Online and Mobile Banking.

12 PM PST: Parsons FCU's Online and Mobile Banking will no longer be accessible, so you will not be able to view your account details or transactions. We encourage you to write down, screenshot, or print out your account balance(s) and download any statements you want to have easily accessible during the conversion.

12 PM PST - AUGUST 7TH AT 1 AM PST: We will be combining our member records via Parsons FCU's core conversion. During this time, you won't be able to access your accounts via Online or Mobile Banking and we will not be able to view your accounts if you call in either. **Your debit and credit card(s) will still work and will be monitored for any potential fraud.**

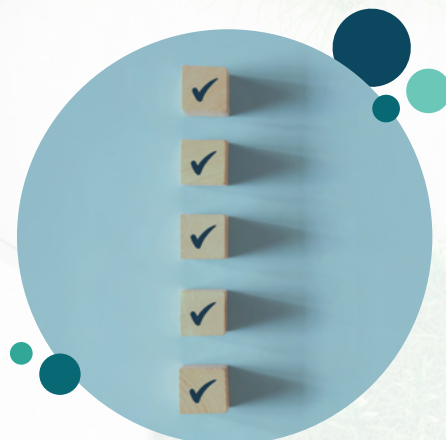


monday, august 7

12:59 AM PST: Your existing Parsons FCU debit and credit card(s) will **no longer** work.

1 AM PST: To activate your new Skyla credit or debit card, give us a call at **704.375.0183** (toll-free at 888.633.2628).

TIME TBD: Skyla's Digital Banking enrollment is open for all members previously enrolled in Parsons FCU's Online Banking! Simply visit skylacu.com/registration for detailed instructions, opening time, and tutorials.



Account & Routing Numbers

what's changing for me?

MEMBER ACCOUNT NUMBER

Your member number will most likely stay the same come Monday, August 7th! If you received this Welcome Kit in the mail, peek back at the enclosed letter – your new account number is included.

👉 **Psst...** you'll need to have your Member Account Number handy to enroll in Digital Banking. Once enrolled, you'll be able to easily find your account numbers (checking, savings, loans, etc.) by simply logging in to Digital Banking and selecting the respective account. Then, tap the **Account Details** tab (**Show Details** if you're on the Mobile App) to find your account number.

ROUTING NUMBER

Beginning Monday, August 7th, switch over to using Skyla's Routing Number: **253075028**

And don't worry – your current checks with Parsons FCU's routing number and current Account Number will continue to work through **December 2024**, and we'll send plenty of reminders before changes take effect. Direct deposits and scheduled payments set up using your account and routing numbers will automatically convert to your new Skyla account(s). Any new deposits or ACH you set up after August 7th should use Skyla's Routing Number and your Skyla Account Number.

JOINT ACCOUNTS IN DIGITAL BANKING

Any accounts at Skyla that are tied to your Social Security Number - whether you're a primary or joint - will automatically appear in your Digital Banking profile.

What exactly does that mean? Both primary and joint account holders will see the shared account listed in their Dashboard.

EXTERNAL ACCOUNTS IN DIGITAL BANKING

View all of your accounts in one place! With Skyla's Digital Banking, you can link your accounts with other financial institutions to see all your finances in one convenient place and easily make transfers between all of your accounts.

what's staying the same?

ACCOUNTS YOU'VE OPENED

Any account you currently have at Parsons FCU will be transitioned over – but the product names might be different. Visit skylacu.com/parsonsfcu for a full breakdown of Parsons FCU account name changes and features of your accounts!

CHECKS

While there are some changes that will need to be made regarding Parsons FCU accounts immediately, your existing checks will be valid through **December 2024**. We'll provide plenty of notice before changes take effect.

DIRECT DEPOSIT / SCHEDULED PAYMENTS

If your scheduled payments are set up using your account and routing numbers, then you don't need to worry – these will automatically transition over to your new Skyla account(s). Any new deposits or payments you set up after August 7th should use Skyla's Routing Number and your Skyla Account Number.

Any Bill Pay, ACH, or automatic payment scheduled to post on or after Monday, August 7th using your existing Parsons FCU card number should be updated to your new Skyla card info *no later than* Monday, August 7th to avoid late or missed payments.

EXISTING BRANCHES & EMPLOYEES

Don't worry – your favorite Parsons FCU employees aren't going anywhere! This is truly just an expansion of our current organization. Our geographic regions don't overlap, which is one of the many reasons this was an ideal merger opportunity!



MEMBER VS. ACCOUNT NUMBER: WHAT'S THE DIFFERENCE?

Your Member Number identifies your membership as a whole, while your Account Number is a unique 13-digit number assigned to a specific account. Each account type (checking, savings, loan) will have a different 13-digit Account Number.

Digital Banking Details

important dates:

- **THURSDAY, AUGUST 3RD AT 10 AM PST:** You'll no longer be able to set up transfers within Parsons FCU's Online or Mobile Banking platforms. Transfers that are scheduled between Thursday, August 3rd and Monday, August 7th will still process.
 - **FRIDAY, AUGUST 4TH AT 6 AM PST:** Bill Pay and QuickBooks will no longer be accessible from Parsons FCU's Online and Mobile Banking platforms.
 - **FRIDAY, AUGUST 4TH AT 12 PM PST:** Parsons FCU's Online and Mobile Banking will no longer be accessible, meaning you will not be able to view your account details or transactions. We encourage you to write down, screenshot, or print out your account balance(s) and download any statements you want to have easily accessible during the conversion.
- During this time, your debit and credit card(s) will still work and will be monitored for any potential fraud!
- **MONDAY, AUGUST 7TH:** Skyla's Digital Banking enrollment is open for all members previously enrolled in Parsons FCU's Online Banking! Simply visit skylacu.com/registration for detailed instructions, opening time, and tutorials.

when can i enroll in skyla's digital banking?

You'll be able to register in Skyla's Digital Banking online or through the Skyla Mobile App on Monday, August 7th!

Visit skylacu.com/registration for updates on when enrollment opens plus easy-to-follow instructions on how to enroll. Prefer a video walkthrough? We'll post that as well!

what will happen to my estatements?

If you're currently enrolled in eStatements, your last 2 years of statement history will convert over; however, full statement history will not be available until September 1st, so we encourage you to download any statements you'd like easily accessible.

what's changing for me?

BUDGETS & ALERTS

Unfortunately, your current budgets or account alerts will not be transferred over to Skyla's Digital Banking. We recommend downloading your budgeting profile and taking a screenshot of your current alerts before Friday, August 4th so you can reference each.

MOBILE PAYMENT OPTIONS

You'll still be able to use your card(s) with the touch of your finger! Just make sure to link your new Skyla debit and credit cards to your devices for Apple Pay, Apple Watch, Fitbit Pay, Garmin Pay, Google Pay, and Samsung Pay.

SCHEDULED TRANSFERS & PAYMENTS

For details and changes related to your scheduled payments and transfers, flip to page 14, visit skylacu.com/transfers, or scan the QR code below!



what's staying the same?

USERNAME

To transfer your registration, your Username must be the same as what you used in Parsons FCU's Online and Mobile Banking platforms. Want to change it? You can do so *after* registration in your profile settings (*psst...* there's a small handful of Parsons FCU members who share the same Username as an existing Skyla member. We'll reach out to you directly so you have time to update it before enrollment opens on Monday, August 7th!).

CONVENIENT, SECURE ACCESS

Convenient, secure, 24/7 access to your accounts right from your computer, tablet, and smartphone.

- View transaction history
- Pay bills
- Apply for loans
- Transfer money
- Open new accounts
- Set budgets and account alerts
- And more!

MONEY MANAGEMENT PRODUCTS

Do you use money management programs like Quicken, QuickBooks, or Intuit Mint? Your accounts won't be accessible during the conversion, and you'll need to register with your new Skyla account(s). You won't be able to make changes until you've enrolled in Skyla's Digital Banking on Monday, August 7th.

Skyla's Digital Banking

important dates:

- **MONDAY, AUGUST 7TH:** Skyla's Digital Banking enrollment is open for all members previously enrolled in Parsons FCU's Online Banking! Simply visit skylacu.com/registration for detailed instructions, opening time, and tutorials.

with skyla's digital banking, you have convenient, secure, 24 / 7 access to your accounts right from your computer, tablet, or smartphone! check it out...



open new accounts

Easily open new accounts or apply for loans within the platform without needing to schedule a time to speak with a Skyla representative.



chat with skyla

Use the secure chat feature in Skyla's Mobile App or on your computer to work directly with a Skyla team member during business hours. Have a non-time sensitive question? Send us a secure message and we'll get back to you as soon as we can!



card controls

Manage your credit and debit cards with the tap of a finger! Activate, freeze, report lost or stolen, change your non-PIN limit, and manage travel details.



financial wellness

The Financial Wellness Center offers 3 free tools to help you better understand and manage your finances and keep you in control. Use the Spending Analysis tool, create Custom Savings Goals, and check out your Financial Health Score!



my credit score dashboard

With one powerful tool, access your credit score, full credit report, credit monitoring, financial tips, and education - for free! With My Credit Score Dashboard, you gain access to:

- Real-time Credit Score & Credit Monitoring Alerts
- Credit Score Simulator & Credit Score Goals
- Personalized Recommendations
- Credit Score Analysis
- And more!



link accounts

Linking accounts has never been easier! Link your accounts from other financial institutions to see all your finances in one convenient place.

On another account at Skyla as a joint user? These will automatically link, too!



create budgets

Use the new Spending Analysis tool to visualize spending habits, build budgets, categorize purchases, and plan for your future.

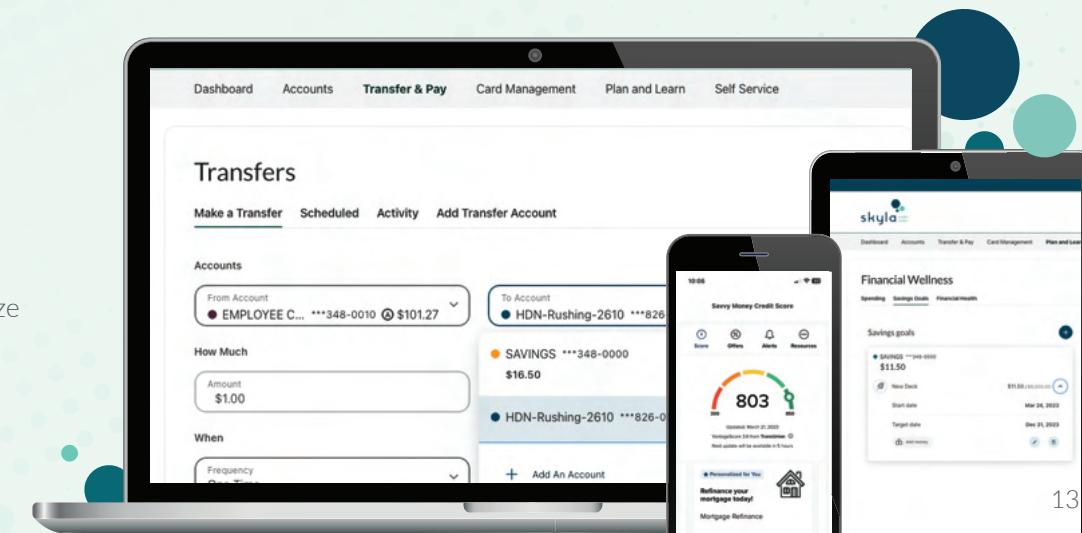


mobile deposit

Deposit checks quickly and easily from anywhere through Mobile Deposit. Even better? Your deposits will post to your account in real-time, giving you access to your funds faster than ever before!

Learn More

Get to know all of your new Digital Banking features and benefits by scanning the QR code below or visiting skylacu.com/bank/digital-banking/features-benefits!



Transfers & Scheduled Payments

important dates:

- **WEDNESDAY, AUGUST 2ND AT 1 PM PST:** Your Parsons FCU Zelle account will no longer be accessible and any payments scheduled to send on or after Wednesday, August 2nd will be canceled.
- **THURSDAY, AUGUST 3RD AT 10 AM PST:** You'll no longer be able to set up transfers within Parsons FCU's Online or Mobile Banking. Transfers that are scheduled between Thursday, August 3rd and Monday, August 7th will still process.
- **FRIDAY, AUGUST 4TH AT 6 AM PST:** Bill Pay and QuickBooks will no longer be accessible from Parsons FCU's Online and Mobile Banking.
- **FRIDAY, AUGUST 4TH AT 12 PM PST:** Parsons FCU's Online and Mobile Banking will no longer be accessible. Check back to page 10 for details related to your Digital Banking profile!
- **MONDAY, AUGUST 7TH:** Skyla's Digital Banking enrollment is open for all members previously enrolled in Parsons FCU's Online Banking! Simply visit skylacu.com/registration for detailed instructions, opening time, and tutorials.

what happens to my direct deposit?

If your Direct Deposits are set up using your account and routing numbers, then you don't need to worry – these will automatically transition over to your new Skyla account(s).

Any new Direct Deposits you set up after August 7th should use Skyla's Routing Number and your Skyla Account Number.

what happens to my zelle profile?

Unfortunately, your Zelle account, scheduled payments, and history will not be transferred over to Skyla. We are actively working on implementing Zelle for all Skyla members; however, there will be a few weeks of downtime before you are able to link your new account.

QUICK TIP: We encourage you to save or print a screenshot of your Zelle payment history before Wednesday, August 2nd.

what happens to my transfers & scheduled payments that i...

PAY WITH MY DEBIT OR CREDIT CARD:

Any Bill Pay, ACH, or automatic payments scheduled using your existing Parsons FCU debit or credit card number should be changed *no later* than Monday, August 7th to avoid missed payments.

TRANSFER TO ANOTHER PARSONS FCU MEMBER:

You're good! Any scheduled transfers between you and another Parsons FCU account holder will seamlessly convert to your Skyla account and process without interruption.

SCHEDULED THROUGH 'TRANSFER NOW' IN PARSONS FCU'S ONLINE BANKING:

Any payments scheduled to process after Friday, August 4th via Transfer Now will be canceled. Once you log in to Skyla's Digital Banking, you'll be able to reschedule any payments with your new account information.

SET UP WITH ANOTHER FINANCIAL INSTITUTION:

Any transfers you have set up to or from an external account will continue to be processed seamlessly.

QUICK TIP: However, these transfers will not show up in Skyla's Digital Banking platform, but will continue to process. If you'd like to make changes once enrolled in Skyla's Digital Banking, you can give us a call at **704.375.0183**.

SCHEDULED WITH ZELLE:

If you have payments through Zelle that are scheduled to send on or after Wednesday, August 2nd, the payment will be canceled.

what happens to my bill pay profile?

Bill Pay will be unavailable from Friday, August 4th at 6 am PST – Monday, August 7th while we convert your account, but your profile and payees will transfer over!

QUICK TIP: Make sure to schedule any payments due between Thursday, August 3rd – Monday, August 7th before August 3rd at 10 am PST to avoid missed payments.

how can i make loan payments?

For account details and payment options for your Skyla loans, flip to page 20!


Learn More

For frequently asked questions and details on Bill Pay, scheduled payments, and automatic transfers, visit skylacu.com/transfers or scan the QR code below:



Debit Cards

important dates:

- **FRIDAY, AUGUST 4TH AT 6 AM PST:** Bill Pay will not be accessible and you won't be able to make changes until you've enrolled in Skyla's Digital Banking on Monday, August 7th.
- **FRIDAY, AUGUST 4TH AT 12 PM PST - MONDAY, AUGUST 7TH:** Unfortunately, you aren't going to be able to view your transactions since Parsons FCU's Online and Mobile Banking platforms will no longer be accessible. But don't worry – your debit card(s) will still work during the transition and your last 2 years of transaction history will move over to Skyla's Digital Banking.
 **During this time, your debit card is secure and will be monitored for any potential fraud!**
- **MONDAY, AUGUST 7TH:** To activate your card, give us a call at **704.375.0183** (toll-free at 888.633.2628) or, once Digital Banking enrollment opens, navigate to **Card Management**, and select **Card Controls**. Your existing Parsons FCU debit card will **no longer** work after Monday, August 7th at 12:59 am PST.

when will i get a new card?

Your new Skyla debit card was mailed on Tuesday, July 18th and should be received 7 - 10 business days after. So keep a close eye on your mailbox!

is my pin the same?

No – you'll be receiving a new PIN number (via a separate mailing for security purposes) in addition to the mailing of your new debit card. But you can absolutely change it! After Monday, August 7th, simply give us a call at **704.375.0183**, select **Option 4**, and follow the prompts, or stop by any of our **branch locations**.

what if i didn't get a new card?

If you haven't received your debit card by Wednesday, August 2nd, please visit skylacu.com/cards to notify our staff. We'll reach out to you directly to ensure you receive your new card.

what are my card benefits?

- Automatic overdraft protection from your savings account
- 6 fee-free non-Skyla ATM withdrawals per month
- Access to over 30,000 surcharge-free ATMs

what's changing for me?

CHECKING ACCOUNT NAMES & BENEFITS

We're excited to let you know that we've upgraded your checking account to the Skyla product that best fits your account activity from the last 12 months! You'll receive an email or letter (depending on your communication preferences) with all the account benefits that come with this new product.

Rest assured that we're committed to making your banking experience better and more convenient for you!

BILL PAY / ACH / AUTOMATIC PAYMENTS

Any Bill Pay, ACH, or automatic payment scheduled to post on or after Monday, August 7th using your existing Parsons FCU debit card number should be updated to your new Skyla debit card info *no later* than Monday, August 7th to avoid late or missed payments.

If your scheduled payments are set up using your account and routing numbers, then you don't need to worry – these will automatically transition over with your new Skyla account(s).

what's staying the same?

MANAGE YOUR CARDS IN DIGITAL BANKING

Check balances, transfer money, activate or freeze a card, set up ACH payments, and more through Digital Banking!

YOUR EXISTING CHECKS

Your existing checks will be valid through **December 2024**. We'll provide plenty of notice before changes take effect.

YOUR SKYLA DEBIT CARD DAILY LIMITS

- ATM: \$1,005
- Point of Sale: \$4,000
- Signature Required: \$4,000

YOUR SKYLA ATM CARD DAILY LIMITS

- ATM: \$1,005


Learn More

For frequently asked questions, account details, and activation instructions for your Skyla debit card, visit skylacu.com/cards or scan the QR code below:



Credit Cards

important dates:

- **FRIDAY, AUGUST 4TH AT 12 PM PST:** Your rewards points can be redeemed on your existing Parsons FCU account through Friday, August 4th at 12 pm PST. Any remaining points will be transferred onto your Skyla Visa Platinum Rewards account.
- **FRIDAY, AUGUST 4TH AT 12 PM PST - MONDAY, AUGUST 7TH:** Unfortunately, you aren't going to be able to view your transactions since Parsons FCU's Online and Mobile Banking platforms will no longer be accessible. But don't worry – your credit card(s) will still work during the transition and your last 2 years of statement history will move over to Skyla's Digital Banking.
 **During this time, your credit card is secure and will be monitored for any potential fraud!**
- **MONDAY, AUGUST 7TH:** To activate your card, give us a call at **704.375.0183** (toll-free at 888.633.2628) or, once Digital Banking enrollment opens, navigate to **Card Management**, and select **Card Controls**. Your existing Parsons FCU credit card will **no longer** work after Monday, August 7th at 12:59 am PST.

when will i get a new card?

Your new Skyla credit card was mailed on Tuesday, July 18th and should be received 7 - 10 business days after. So keep a close eye on your mailbox!

is my pin the same?

No – you'll be receiving a new PIN number (via a separate mailing for security purposes) in addition to the mailing of your new credit card. But you can absolutely change it! After Monday, August 7th, simply give us a call at **704.375.0183**, select **Option 4**, and follow the prompts, or stop by any of our **branch locations**.

what if i didn't get a new card?

If you haven't received your credit card by Wednesday, August 2nd, please visit skylacu.com/cards to notify our staff. We'll reach out to you directly to ensure you receive your new card.

what are my card benefits?

- No annual fee
- 25-day grace period on purchases
- Optional checking account overdraft protection
- Digital Banking access for payments, history, balance transfers, and more

how can i access statements?

If you're currently enrolled in eStatements, 2 years of statement history will transfer over to Skyla. However, full statement history will not be available until September 1st, so we encourage you to download any statements you would like to have easily accessible.

what's changing for me?

EASIER PAYMENT OPTIONS

You can streamline making payments by setting up your preferred payment method – using your account and routing number – from your new Skyla account or another external account. But please note – now that you'll have access to this option, making loan payments over the phone by credit or debit card will no longer be available (**psst...** visit skylacu.com/payment for a complete list of payment options).

YOUR NEW DAILY CREDIT CARD LIMITS

- ATM: \$1,005
- Point of Sale: Credit Limit
- Signature Required: Credit Limit

can i still redeem my points?

Points can be redeemed on your existing Parsons FCU card through Friday, August 4th at 12 pm PST. Any remaining points will be transferred onto your Skyla Visa Platinum Rewards account, but it won't happen immediately. Points may take up to 45 days to post to your new account.

But don't worry – you'll start earning points as soon as you activate your new Skyla Visa Platinum Rewards card!

what's staying the same?

MANAGE YOUR CARDS IN DIGITAL BANKING

Check balances, transfer money, activate or freeze a card, set up ACH payments, and more through Digital Banking!

RATES & LIMITS

Your current Parsons FCU credit card rate and limit will stay the same once converted over to Skyla.


Learn More

For frequently asked questions, account details, and activation instructions for your Skyla credit card, visit skylacu.com/cards or scan the QR code below:



Loans

important dates:

- **THURSDAY, AUGUST 3RD AT 10 AM PST:** You'll no longer be able to set up transfers within Parsons FCU's Online or Mobile Banking. Transfers that are scheduled between Thursday, August 3rd and Monday, August 7th will still process.
 **HEADS UP:** Any payments you have scheduled during the conversion will be processed on Monday, August 7th.
- **FRIDAY, AUGUST 4TH AT 12 PM PST:** Parsons FCU's Online and Mobile Banking will no longer be accessible, meaning you will not be able to view your accounts during the conversion.
- **MONDAY, AUGUST 7TH:** Skyla's Digital Banking enrollment is open for all members previously enrolled in Parsons FCU's Online Banking! Simply visit skylacu.com/registration for detailed instructions, opening time, and tutorials.


what if my payment is due during the transition?

You're good! If you're using Bill Pay, scheduling in a branch, or using an automatic payment method, just make sure it's scheduled *before* Thursday, August 3rd at 10 am PST.

Prefer to make manual payments on your loan? Visit skylacu.com/payment to see how you can make a loan payment once transitioned over to Skyla.

how can i make a loan payment?

You can streamline making payments by setting up your preferred payment method – using your account and routing number – from your new Skyla account or another external account. But please note – now that you'll have access to this option, paying your Skyla loan over the phone by credit or debit card will no longer be available (**psst...** visit skylacu.com/payment for a complete list of payment options).

 **QUICK TIP:** There are changes happening to your previously scheduled transfers and payments. Make sure to flip to page 14 or visit skylacu.com/transfers to learn more about how this may affect your previously scheduled loan payment.

what's changing for me?

LOAN ACCOUNT NUMBERS

Simply log in to Digital Banking and select your loan account. Then, tap the **Account Details** tab (**Show Details** if you're on the Mobile App) to find your account number. Not a fan of digital? Give us a call or stop by any of our **branch locations** and we'll happily provide it to you.

EASIER PAYMENT OPTIONS

Streamline making your payments by setting up your preferred payment method – using your account and routing number – from your new Skyla account or another external account. But please note – now that you'll have access to this option, loan payments over the phone by credit or debit card will no longer be available (**psst...** visit skylacu.com/payment for a complete list of payment options).

MEMBER PLUS+ DISCOUNT

The Member Plus+ Discount on eligible loans based on AutoPay or Checking Account will be discontinued. Have this rate discount applied to your loan? We're absolutely honoring your rate, and it won't be changing.

Skyla provides similar rate discounts on auto loans, personal loans, lines of credit, and HELOCs! For more info, visit skylacu.com/resources/special-discounts.

SCHEDULED PAYMENTS

For details and changes related to your scheduled payments, flip to page 14.

what's staying the same?

YOUR INTEREST RATE, TERM, & DUE DATE

We're simply transferring your loan from Parsons FCU to Skyla.

ROUTE 66 EXTENDED WARRANTY & CUNA'S CREDIT LIFE & DISABILITY

Both Skyla and Parsons FCU offer Route 66 Extended Warranty and CUNA's Credit Life & Disability, so no changes there!

SKIP-A-PAY

If you have an auto loan or personal loan with Skyla, you may be eligible* to skip a monthly payment for a small deferral fee of \$25 per skip* (**psst...** visit skylacu.com/resources/skip to learn more about this program).

Learn More

For frequently asked questions and account details for your Skyla loan, visit skylacu.com/parsonsfcu or scan the QR code below:



Business Services

important dates:

- **FRIDAY, AUGUST 4TH AT 12 PM PST:** Parsons FCU's Online and Mobile Banking will no longer be accessible, meaning you will not be able to view your accounts during the conversion.
- **MONDAY, AUGUST 7TH:** Skyla's Digital Banking enrollment is open for all members previously enrolled in Parsons FCU's Online Banking! Simply visit skylacu.com/registration for detailed instructions, opening time, and tutorials.

what's staying the same?

ACCOUNT NAMES


- Business Savings
- Business Checking
- Business Money Market

YOUR EXISTING CHECKS

Your existing checks will be valid through **December 2024**. We'll provide plenty of notice before changes take effect.

YOUR SKYLA DEBIT CARD DAILY LIMITS

- ATM: \$1,005
- Point of Sale: \$4,000
- Signature Required: \$4,000

 **QUICK TIP:** For more details on your new Skyla Business Debit Card, flip to page 16 or visit skylacu.com/cards to learn more.

what's changing for me?

Say hello to a new Business Banking platform! Your existing Business Accounts are staying the same, while gaining access to a complete suite of tools, services, and Skyla team members dedicated to the success of your business!

Our Business Services are packed with features and benefits designed to give you the access and control to get the job done. Take a peek on the next page to see what you and your business can do!



business accounts

Getting the job done. Your business has its own unique requirements when it comes to how you access funds, make deposits, and manage transactions. So we crafted our checking and savings plans to be the perfect mix of convenience, value, flexibility, and control to make managing your business banking quick and easy.

Our solutions are built for businesses in mind:

- Business Checking
- Business Interest Checking
- Business Fresh Start Checking
- Business Savings
- Business Money Market



business investments

Whether you're just starting to invest or looking to evaluate your existing strategy, our CFS Representatives can assist you with:

- Reviewing Your Current Financial Plan
- Retirement Planning
- IRA, 401(k), 403(b), 457 plans, and TSP Rollovers
- Tax Efficient Investments*
- Retirement Income Strategies

*For specific tax advice, please consult a qualified tax professional.



business loans & credit cards

Smart financing fuels business growth! Skyla's business loan programs enable you to prepare for new opportunities and power your future success.

Need to speed through the process? Our professional lenders and loan committees are local, facilitating fast turnarounds on most lending decisions.

- Commercial Real Estate Loans
- Business Lines of Credit
- Commercial Term Loans
- Business Credit Cards

Learn More

Get to know all of Skyla's Business Banking tools at skylacu.com/business or scan the QR code below:



Co-op Shared Branching

Just like Parsons FCU, Skyla is a member of the Co-op Shared Branch network. No matter where you travel, you're able to access your accounts at over 5,300 credit union branches and more than 30,000 surcharge-free ATMs!



what can i do at a shared branch?

While there are some limitations, you can do almost all of your banking via the shared branch network! You're able to:

- Deposit Cash and Checks
- Make a Withdrawal
- Make a Skyla Loan Payment
- Access Line of Credit Advances
- Make a Transfer



where can i find a shared branch location?

ONLINE

Visit coop.org/Shared-Branch-ATM to search by zip code or address. You can also filter by ATM or Shared Branch and even search for international locations!

TEXT OR CALL

Text a zip code to **91989** to find nearby ATM and Shared Branch locations. Or call **888.748.3266** to find a location by phone.

DOWNLOAD THE APP

Download the Co-op ATM / Shared Branch Locator app to always stay connected to your Shared Branch locations:



iPhone



Android



how else can i withdraw money?

If you're not near a branch or shared branch location, your first 6 non-Skyla ATM withdrawals per month are free (but that doesn't include the machine surcharge). Oh – and don't forget about that handy cash back feature provided by most merchants!

In the Carolinas? Skyla is part of the [CashPoints ATM](#) network, allowing you to visit any of their surcharge-free locations throughout North Carolina!



do i have any other banking options?

You sure do! With Skyla's Digital Banking, you have convenient, secure, 24/7 access to your accounts right from your computer, tablet, or smartphone. Open accounts, apply for loans, make transfers, pay bills, send secure messages, and so much more.

Turn to page 12 for a full breakdown of your new Digital Banking capabilities!



Products & Services

savings accounts

- Primary Savings
- Certificate of Deposit (CD)
- Money Market
- Holiday Savings
- Individual Retirement Account (IRA)

checking accounts

- Simply Elite Checking
- Simply Checking
- Fresh Start Checking

credit cards

- Visa Platinum
- Visa Platinum Rewards
- Visa Platinum Secured

home loans

- 10-, 15- & 30-Year Fixed-Rate Mortgages
- Home Equity Line of Credit (HELOC)
- Second Mortgage
- Land Loan
- Welcome Home Loan
- Adjustable Rate Mortgage (ARM)

auto loans

- New & Used Auto Loans
- Refinancing Options
- Recreational Vehicle Loans (Classic Car, Boat, Jet Ski, RV, ATV, Motorcycle, Trailer)

additional loan options

- Signature Line of Credit
- Student Loans
- Emergency Loans

investment services

insurance services

business services

- Business Savings
- Business Checking
- Business Lending
- Business Credit Cards
- Business Investments
- Business Digital Banking

Don't See The Product Type
You Currently Have?

Visit skylacu.com/parsonsfcu for a full breakdown of
Parsons FCU's product name changes and the benefits
and features of Skylá's account options!

digital banking enrollment cheat sheet:

WHAT WILL I NEED HANDY?

Username: Unless otherwise notified, you'll be able to use the same Username you currently have at Parsons FCU.

Account or Card Number: Make sure you have your Member Account Number, debit card number, or credit card number handy! If you have more than one, choose the account you consider your primary.

Social Security Number (or TIN): You'll need to verify your identity with your Social Security Number (or TIN for businesses).

WHEN CAN I ENROLL?

If you're currently enrolled in Parsons FCU's Online or Mobile Banking, you'll be able to enroll in Skyla's Digital Banking on **Monday, August 7th**. Visit skylacu.com/registration for details.

ANYTHING I SHOULD DO NOW?

Prior to Friday, August 4th, write down your Member Account Number and store it in a safe place (this is the one and only time we're ever going to recommend writing this down!).

member account number:

Psst... Unless you received a new Member Account Number letter with this Welcome Kit, you'll be able to register with your existing Member Number. You can find your Member Account Number in Parsons FCU's current Online Banking or Mobile Banking platforms under **My Settings**.

Learn More

If you have any questions, comments, or concerns that haven't been addressed in our Welcome Kit or website FAQs, please don't hesitate to reach out - we're always here to help! Feel free to submit your inquiry via the form on skylacu.com/parsonsfcu and our team will personally review it and get back to you as soon as possible.

QUICK TIP: Prior to the core conversion on Monday, August 7th, Skyla employees will not be able to view your account information. Until then, if you have account-specific questions with Parsons FCU, please contact the Parsons FCU team at **800.765.4527**.

Helpful Checklists

ACCOUNT TO-DOS

- ☐ **Before Friday, August 4th at 11:59 am PST**, save or print a screenshot of:
 - ☐ Your account balances (especially your go-to checking account) and track your spending so you know where you stand throughout the weekend!
 - ☐ Scheduled and recurring transfers from your checking and savings accounts within Parsons FCU's Online Banking.
 - ☐ Any alerts or budgets you have set up in Parsons FCU's Online Banking.
- ☐ Enroll in Skyla's Digital Banking beginning **Monday, August 7th** (check out the page on the left to see what you'll need).

SCHEDULED PAYMENT TO-DOS

- ☐ **Before Wednesday, August 2nd at 1 pm PST**, save or print a screenshot of your Zelle payment history.
- ☐ **Before Friday, August 4th at 9:59 am PST:**
 - ☐ Schedule any transfers or payments that need to process before Monday, August 7th.
 - ☐ Cancel any scheduled payments or transfers from external accounts you don't want to continue after August 7th.
- ☐ **By Monday, August 7th at 12:59 am PST**, change any Bill Pay, ACH, or automatic payments scheduled using your existing Parsons FCU card number(s) to avoid missed or late payments.

DEBIT CARDHOLDER TO-DOS

- ☐ Screenshot or write down your account balances (especially your go-to checking account) and keep track of your spending throughout the weekend so you always know where you stand!
- ☐ Change any Bill Pay, ACH, or automatic payments scheduled using your existing Parsons FCU debit card number no later than Monday, August 7th to avoid missed or late payments.
- ☐ Download any statements or transaction history you'd like easily accessible.
- ☐ Activate your card on Monday, August 7th by giving us a call at **704.375.0183** (toll-free at 888.633.2628) or through Card Controls once enrolled in Skyla's Digital Banking.

CREDIT CARDHOLDER TO-DOS

- ☐ Download any statements or transaction history you would like readily available.
- ☐ Have a rewards credit card? Redeem your points by Friday, August 4th (*psst...* your unused points are still safe! They'll be converted onto your Skyla Visa Platinum Rewards account - just not immediately.)
- ☐ Activate your card on Monday, August 7th by giving us a call at **704.375.0183** (toll-free at 888.633.2628) or through Card Controls once enrolled in Skyla's Digital Banking.



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skylacu.com/parsonsfcu

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