

WELCOME

to Heritage Family

Dear Tri State Area Member,

We are excited and delighted to welcome you to Heritage Family Credit Union (HFCU)!

As of January 1, we are officially one organization operating on two separate banking systems. While it has been business as usual for the last several weeks, our top priority is to prepare you for the upcoming April 1 transition to Heritage Family Credit Union's banking system.

To ensure that this process is as smooth as possible, we have prepared this guide to answer your questions about the system transition and provide an overview of HFCU's services. Please read it thoroughly.

Your new HFCU account information and other details will be mailed to you separately. It is critical that you do not share this information with anyone. Keeping your account information secure keeps your finances secure. HFCU will never ask for your passwords or passcodes. Remember to never share passwords or passcodes with anyone.

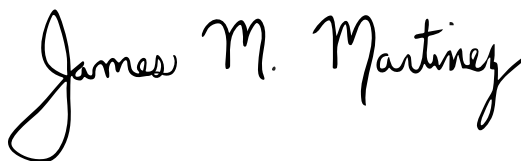
We look forward to supporting you during this final stretch of the merger process. Both the HFCU staff and the Tri State Area team you have come to know and trust are eager to serve you in the future. If you have any questions, please do not hesitate to visit your local branch, call us at 888.252.8932, or email eservices@hfcuvt.com.

Thank you for sharing this exciting moment with us and being part of Heritage Family Credit Union!

Sincerely,



Chris Gomez
President & CEO



Jim Martinez
SVP Market President



HERITAGE FAMILY
CREDIT UNION

WWW.HFCUVT.COM | 888.252.8932

HERITAGE FAMILY CREDIT UNION (HFCU) BANKING SYSTEM TRANSITION Q&A



ACCOUNT RELATED

Welcome to HFCU! We have the same \$25 share value so you will still see that amount held in your account. HFCU and Tri State Area differ slightly in how that share value is held: HFCU holds the \$25 per membership, rather than per person. For example, if you had a joint account at Tri State Area, \$25 was held per person. At HFCU, \$25 will be held per membership, so only one \$25 hold in a joint account. You may have a secondary membership at HFCU, in which case \$25 will be held in that membership as well. If you have any questions about this, please reach out to us at 888.252.8932.

When will I receive my new HFCU account information?

Your new HFCU account information will be mailed to you before the April 1 system transition.

How do I order my new HFCU checks?

If you currently have a Tri State Area checking account, you will receive additional information on how to make a complimentary initial order of standard HFCU checks. Stay tuned!

What happens to Tri State Area checks written/dated before the April 1 system transition that have not cleared by that date?

Tri State Area checks written, dated, and not cleared before April 1 will be honored for 60 days after the April 1 system transition. You may continue to use your existing Tri State Area checks until you receive your new HFCU checks.

What about direct deposit and other scheduled ACH transactions linked to my Tri State Area account?

You will need to update your account number with any payroll services, the Social Security Administration, gym and other memberships, subscriptions, and automatic payments when you receive your new HFCU account information. For a few weeks after the April 1 system transition, ACH transactions tied to your old Tri State Area account will still clear using your old account number. However, this is temporary and you should update ACH information on April 1 or soon thereafter with your new account numbers from HFCU to avoid any disruptions. Please note HFCU's routing number is 211691318.

What is the last day I can open a new Tri State Area deposit account?

You can open a new Tri State Area deposit account with a Tri State Area debit card until March 1. You can open a new Tri State Area deposit account without a debit card until March 14.

Where can I see membership disclosures and other important information?

HFCU disclosures are located at <https://www.hfcuvt.com/member-disclosures-intercept.html>



Where can I learn more about HFCU's programs related to overdraft protection?

Information regarding overdraft protection and related programs is located at <https://www.hfcuvt.com/content/docs/overdraft-protection.pdf>

What will happen to Tri State Area Share Certificates and IRAs?

Your share certificates and IRAs will transition to the HFCU banking system. You will receive a separate mailing in the coming weeks with details on how these accounts will renew at the end of their term if the new term is different. This will help you decide what you'd like to do with your funds at that time.

Do I need to do anything special if I have a Tri State Area account for my business?

If you have a Tri State Area account that is functioning as a business account, then it should automatically convert to an HFCU Business Choice account. If for some reason that conversion does not happen automatically, you can open an HFCU Business Choice account at any time.



DEBIT CARDS

How long can I continue to use my Tri State Area debit card?

After April 1, your Tri State Area debit card will no longer work. If your card is misplaced, stolen, or compromised after March 14, don't worry. You'll receive a new HFCU debit card instead of a replacement Tri State Area card.

When will I receive my new HFCU debit card?

You will receive your new HFCU debit card in the mail by the end of March. Be sure to keep it in a safe place and remember you will not be able to activate it before April 1.

How do I activate my new HFCU debit card?

You can activate your HFCU debit card on/after April 1 by calling 800.631.3197 from the primary phone number on your account. Cards cannot be activated at HFCU ATMs. Remember to update your debit card information wherever it is saved or on any recurring payments linked to your Tri State Area debit card.



LOANS

What is the last day I can apply for a loan with Tri State Area?

You can apply for a loan with Tri State Area until March 1, after which time you will be referred to HFCU.

Does anything change with my loan payments?

Yes, there are some changes in how your payments will post. At Tri State Area, if you have automatic transfer set up to pay your loan, your due date does not advance to the next due date if you pay a few days ahead. After April 1, your due date will advance to the next due date when you make your payment. Additionally, paying ahead by several months on your loan will not advance your due date by several months. Anything in addition to your regular monthly payment will go towards your principal balance, once interest has been applied.

I have loan payments due after April 1. How do I handle these?

You can make your loan payment by visiting any branch location, calling us (fees may apply for payments by phone) or within digital banking. Rest assured, payments will process as normal.

What should I do if I use a Tri State Area coupon booklet to make loan payments?

You will no longer receive coupon booklets or be able to use Tri State Area coupons/envelopes to make loan payments that are due after the April 1 system transition. For your future convenience:

- You can set up automatic loan payments in HFCU eBranch online banking
- HFCU staff can set up automatic loan payments for you
- Loan payments can be made at your local branch or HFCU ITM
- You can make payments by phone (for a fee) by calling 888.252.8932
- You can mail payments to:

Heritage Family Credit Union
30 Allen Street
Rutland, VT 05701



CREDIT CARDS

How long can I continue to use my Tri State Area credit card?

You can use your Tri State Area credit card until May 15. If you misplace your Tri State Area credit card after May 1, or if your credit card is misplaced, stolen, or compromised after May 1, you will not be reissued a Tri State Area credit card. You will be issued a new HFCU Visa® credit card instead. Please continue to make payments to your Tri State Area credit card as you currently do until you receive your new HFCU Visa® credit card.

When will I receive my new HFCU Visa® credit card?

You will receive your new HFCU Visa® credit card in the mail at the end of April. Be sure to keep it in a safe place and remember you will not be able to activate it before May 15. If there are any changes to the account terms, you will receive a separate mailing with those details.

How do I activate my new HFCU Visa® credit card?

You can activate your HFCU Visa® credit card on/after May 15 by calling 800.631.3197 from the primary phone number on your account. Remember to update your Tri State Area credit card information wherever it is saved or on recurring payments linked to your Tri State Area credit card.



ONLINE BANKING

How do I enroll in HFCU eBranch online banking after the April 1 system transition?

1. Visit www.hfcuvt.com and click "LOGIN" in the top banner on the homepage. Please note, you must have a valid email address on file with HFCU to utilize eBranch
2. Click "Enroll Now"
3. Click "Register as an Individual" or "Register as a Business" depending on the account type
4. Enter the information requested
 - Please note that the primary account holder's member number is needed – not joint.
5. You will receive a text message, phone call, or email to verify your identity.
6. Create a username and password
 - Usernames must be 8-32 characters long, using only letters and numbers. No spaces.
 - Passwords must be 12-32 characters long and include at least one number and at least one uppercase letter. No spaces.
 - Usernames and passwords cannot be account numbers or contain personal information such as date of birth, street name, or social security number.
7. Click "Register." You are now enrolled in HFCU eBranch online banking.

What are some features of HFCU eBranch online banking?

- **Bill Pay** – pay bills, including loans at other institutions, from your computer or mobile phone.
- **External Transfers** – use Instant Account Verification to link to accounts at other institutions.
- **Smart Deposit** – take a picture of a check, enter a few details, and make a deposit using the Heritage Family CU eBranch mobile app.
- **Card Controls** – turn your debit or credit card on/off, create alerts, and set travel dates for domestic/international destinations under "Travel Notices" in the main menu.
- **Secure Messaging** – contact a digital representative through the Heritage Family CU eBranch app for assistance with accounts, debit/credit cards, or banking services.
- **eStatements** – access HFCU account and credit card statements in the main menu under "Documents and Statements."
- **Saving Goals** – create savings goals and track your progress.

What will happen to my Tri State Area check images, statements, transaction history, and bill pay information?

Check images, statements and transaction history will not transfer over to HFCU eBranch online banking. In addition, information saved in your Tri State Area online banking bill pay will not automatically migrate to your HFCU eBranch online banking. To make sure you have everything you need, be sure to save your bill pay details before April 1 so you can easily reenter them after registering for eBranch. Let us know if you need any help with this process.

What if I have questions about HFCU eBranch online banking?

You can call HFCU's contact center at 888.252.8932, visit your local branch, use HFCUVT Video Branch, or use HFCU eBranch online banking to send a secure message to a digital representative.



ADDITIONAL HFCU SERVICES

Co-op Shared Branching

Shared branching is a way for credit unions across the country to work together. It lets members of one credit union use their account at another credit union, just like they would at their own. For example, it's like using a different credit union's ATM to get your money but instead of just using the ATM, you can go inside and do your banking with a teller. This is helpful for people who don't have an HFCU branch close by but do have another participating credit union nearby. It's also great for members who are traveling and don't have access to their credit union. The Credit Union Service Centers logo is displayed at all participating credit unions. HFCU members must provide their account number and photo ID. There is no charge for shared branching services, which include:

- Deposits and withdrawals
- Transfers between accounts
- Account and loan inquiries
- Statement printouts
- Extended hours of access
- Loan payments (no mortgage or HFCU Visa® credit card payments)
- Transaction history inquiries



HFCU ITMs

HFCU's Interactive Teller Machines (ITMs) allow members to conduct most banking transactions at select HFCU branch locations (see back cover) without needing to wait in line to speak to a Member Service Representative. ITMs offer more capabilities beyond a traditional ATM, such as allowing members to make loan payments, cash checks (holds apply) or choose specific bill denominations. Drive-thru ITMs are available from 2:00 AM to 10:00 PM EST Monday through Friday. Outside of those hours, ITMs provide typical ATM services only. HFCU's in-lobby ITMs are accessible during regular branch hours.

M.A.R.S.

M.A.R.S. stands for Member Automated Response System, which is available to HFCU members 24/7/365 by calling 800.374.8469 and can be used for such services as:

- Balance inquiries
- Transfers
- Stop payments
- Check requests

Contact Center

The HFCU Contact Center is happy to help you with your financial needs. Our Contact Center agents can assist with transactions such as:

- Loan applications and questions
- eBranch registration and questions
- Overdraft protection setup
- Loan payments
- Debit and credit card limit increases

You can reach the Contact Center 24/7/365 by calling 888.252.8932.

HFCUVT Video Branch

HFCUVT Video Branch allows members to receive live, on-screen banking assistance from the comfort of their home or office during normal operating hours. It is accessible from HFCU's website and members can receive live assistance from an HFCU representative with typical branch-based activities including:

- Opening a new HFCU membership or adding a joint member
- Applying for a loan or checking the status of an application
- Opening savings, checking, health savings, or term share certificate accounts
- Making wire transfers
- Opening an IRA or withdrawing from an existing IRA account
- Member support for HFCU eBranch online banking

Member Solutions

Financial hardship can lead to mounting debt or an inability to make your payments. If you find yourself in this situation, HFCU's Member Solutions team should be your first call. Don't ever feel embarrassed or wait until it's too late. A dedicated team of caring professionals is ready, willing, and able to help, whether that is by educating you on all the options available or working with you to put together a plan that will help to improve the situation. If you are experiencing financial difficulties, contact HFCU's Member Solutions team at 888.252.8932.



PRODUCTS & SERVICES

TRI STATE AREA



HFCU

DEPOSITS

Regular Share
Educational Savings
Christmas Club
Vacation Club
Money Market Savings
Share Draft
Business Share Draft
Share Certificates

Savings
Savings
Savings
Savings
Money Market
Basic Checking
Business Choice Checking
Share Certificates (You will receive a separate letter with information about your certificate if it will be impacted by the merger)

LOANS

Home Improvement
Share Secured
Machinery
Snowmobiles
Motorcycles
Campers/Trailers/RVs
Medical Loan
Business Secured
Business Unsecured

Personal Loan
Share Secured Loan
Recreational Personal Loan
Recreational Personal Loan
Recreational Personal Loan
Recreational Personal Loan
Personal Loan
Business Loan
Business Loan

WELCOME TO HERITAGE FAMILY CREDIT UNION!

As of April 1, you will have access to all our branches, ATM/ITMs, and shared branching.



BRANCH, ATM & ITM LOCATIONS

The Credit Union's debit card is accepted at the NYCE®, PLUS®, PULSE® and COOP® networks, as well as these locations:

HFCU BRANCH LOCATIONS

RUTLAND ALLEN STREET BRANCH **DRIVE-THRU • LOBBY WALK-UP ITM** **DRIVE-UP 24/7 ATM**

30 Allen Street
Rutland, VT

M-F 9AM-5PM Sat 9AM-12PM

RUTLAND WEST STREET BRANCH **DRIVE-THRU • LOBBY WALK-UP ITM** **DRIVE-UP ITM**

50 West Street
Rutland, VT

M-F 9AM-5PM Sat 9AM-12PM

ITM M-F 2AM-10PM

(ATM services outside of these hours)

BENNINGTON BRANCH **DRIVE-THRU • LOBBY WALK-UP ATM**

85 Washington Ave
Bennington, VT

M-F 9AM-5PM Sat 9AM-12PM

BRANDON BRANCH **DRIVE-THRU • DRIVE-UP 24/7 ATM**

1340 Franklin Street
Brandon, VT

M-F 9AM-5PM

CASTLETON BRANCH **WALK-UP 24/7 ATM**

643 Main Street
Castleton, VT

M-F 9AM-5PM

FAIR HAVEN BRANCH **DRIVE-THRU • DRIVE-UP ITM**

67 Washington Street
Fair Haven, VT

M-F 9AM-5PM

ITM M-F 2AM-10PM

(ATM services outside of these hours)

HOOKSETT BRANCH **DRIVE-THRU • DRIVE-UP ITM**

1337 Hooksett Road
Hooksett, NH

M-F 9AM-5PM

ITM M-F 2AM-10PM

(ATM services outside of these hours)

HOOSICK FALLS BRANCH **LOBBY WALK-UP ATM**

28 Church Street
Hoosick Falls, NY

M-F 9AM-5PM Sat 9AM-12PM

LONDONDERRY BRANCH **DRIVE-UP ITM**

Route 100 South
South Londonderry, VT

M-F 9AM-5PM

ITM M-F 2AM-10PM

(ATM services outside of these hours)

LUDLOW BRANCH **DRIVE-THRU • DRIVE-UP ITM**

198 Main Street
Ludlow, VT

M-F 9AM-5PM

ITM M-F 2AM-10PM

(ATM services outside of these hours)

MANCHESTER BRANCH **DRIVE-THRU • DRIVE-UP 24/7 ATM**

11 Baker Farm Road
Manchester, VT

M-F 9AM-5PM

FULL-SERVICE ATMs (24/7)

CENTER RUTLAND DRIVE-UP ATM

433 West Street
Rutland, VT

NORTH MAIN STREET RUTLAND **DRIVE-UP ATM**

230 North Main Street
Rutland, VT

RUTLAND REGIONAL MEDICAL **CENTER WALK-UP ATM**

160 Allen Street
Rutland, VT

VERMONT STATE UNIVERSITY - **CASTLETON CAMPUS** **WALK-UP ATM**

Student Center, University Drive,
Castleton, VT

SOUTHWESTERN VERMONT **MEDICAL CENTER WALK-UP ATM**

100 Hospital Drive
Bennington, VT

CASH-DISPENSING ATMs

(GE employees only)

RUTLAND GE PLANT 1

210 Columbian Avenue
Rutland, VT

RUTLAND GE PLANT 2

Windcrest Road
Rutland, VT

HOOKSETT GE PLANT

Hooksett Industrial Park
Hooksett, NH

FULL-SERVICE ITMs

POULTNEY DRIVE-UP ITM

177 Main Street
Poultney, VT

ITM M-F 2AM-10PM

(ATM services outside of these hours)



CO-OP SHARED BRANCHING

You can access your HFCU account at nearly 5,000 branch locations around the nation with Shared Branching.