

# MERGER GUIDE



## WELCOME TO RIVERMARK!

We are pleased to welcome Lighthouse Community Credit Union members to the Rivermark Community Credit Union family. Please review this guide for key dates and important merger information. If you have any questions or need assistance, we invite you to call our Contact Center at 503.626.6600 or 800.452.8502.

### IMPORTANT DATES

#### You Should Have Received

- Welcome Letter
- Change in Terms, Deposit Rate Sheet & Fee Schedule, Privacy Policy and Membership & Account Agreement

#### What to Look for in July

- Your Rivermark debit card will arrive (if applicable)
- Your Rivermark checks will arrive (if applicable)

#### Friday, July 30

- Last day to access Lighthouse Online Banking. Make sure to download e-statements or Bill Pay information that you want for your records.

#### Sunday, August 1

- Your accounts are transferred to Rivermark.
- Your Lighthouse debit card will work through Sunday, August 1st. Please discontinue use of your Lighthouse card after this date.
- Begin using Rivermark checks.
- Register for Online/Mobile Banking at [www.rivermarkcu.org](http://www.rivermarkcu.org) using your new member number. Rivermark online access is based on the individual, so you will have access to any account you have ownership of using a single username.

#### Monday, August 2

- Your new Rivermark debit card will work if activated, starting on August 2nd. Please be sure to give your new Rivermark card number to any companies that debit your account beginning 8/2/2021 or later.

## 1. MEMBERSHIP/NEW MEMBER NUMBER

Your accounts will transfer from Lighthouse to Rivermark effective Sunday, August 1, 2021. Your new member number is included in the letter that came with this guide. You will need this number to register for Online Banking and our Mobile App, and the ACH format of your member number for Direct Deposit and other electronic transactions.

Your member number will match the following format\*:

Lighthouse Member #	Rivermark Member #
12	4000120
123	4001230
1234	4012340
12345	4123450

\*Members with a 6-digit Lighthouse number will receive a different formatted number.



## 2. SHARE/SAVINGS ACCOUNTS

The minimum balance for your Rivermark Regular Savings is \$5.

- Your Lighthouse Primary Share Account will become a Rivermark Regular Savings account.
- Your Lighthouse Holiday or Vacation Club Accounts will become Rivermark Holiday and Tax Accounts.
- Your Lighthouse Additional Shares Accounts will become Rivermark You Name It Savings Accounts.
- Your Lighthouse Youth Savings Accounts will become You Name It Savings Accounts.
- Your Lighthouse IRA Share Accounts will become Rivermark IRA Savings Accounts.
- Your Lighthouse Money Tree Accounts will become Rivermark Money Market Accounts.

### Certificates of Deposit (Regular and IRA)

Lighthouse Share CDs will retain the same rate, term and early withdrawal penalties until maturity. You will receive a maturity notice by mail and will have a grace period of five business days after maturity before your CD automatically renews to the closest Rivermark term. If you do not wish your CD to automatically renew, a Rivermark representative will be happy to help you find your preferred account.

After the maturity of your CD, for CD terms of 12 months or less, the early withdrawal penalty is 90 days of interest. For terms greater than 12 months, the penalty increases to 180 days of interest.

Lighthouse IRA CDs will retain the same rate and term until maturity. Upon first maturity, the IRA CD will convert to a Rivermark IRA Savings Account.

## 3. CHECKING ACCOUNTS

Lighthouse Checking Accounts (Share Draft and Second Chance Checking) will be transferred to Rivermark's Free Checking Plus Account, with a variable rate up to 1.50% APY and ATM refunds up to \$12 when you meet the monthly criteria.

- Make 12 debit card transactions per month
- Sign up for e-statements
- Access Online Banking at least once per month

Regardless of whether you meet the account requirements\* or not, your Rivermark checking account is FREE!

\*Requirement cycles begin one day before the last day of each month. Go to [rivermarkcu.org/checking](http://rivermarkcu.org/checking) for full details.

### Debit Card

If you have a Lighthouse debit card, you will receive a new Rivermark debit card by the end of July (for added security, the envelopes will not say "Rivermark").

- Although you may activate your card and set a PIN in advance of the merger date, your new card will be available to use beginning on Monday, August 2nd.
- Your Lighthouse debit card will work through Sunday, August 1st. Please discontinue use of your Lighthouse card after this date.
- Rivermark's EFT Agreement and Funds Availability Policy was included in the Membership & Account Agreement.



### Check Writing

If you have written a Lighthouse check in the past year, you will receive Rivermark starter checks by the end of July. Please note that the package may look different than a traditional check order.

- Please begin using your new Rivermark checks on August 1, 2021
- Please discontinue using Lighthouse checks on August 1, and securely destroy them.

### Overdraft Protection

**Automatic Transfer from Savings Account:** Funds will automatically transfer from your savings account to cover an overdraft. There is no fee to transfer available funds from savings.

**Rivermark Credit Card or Personal Line of Credit transfer:** You can designate any Rivermark credit card or line of credit as your overdraft account with no overdraft transfer fees. Daily interest will accrue on the amount advanced to cover an overdraft from your Visa or line of credit.

**Courtesy Pay:** Courtesy Pay for checks, ACH withdrawals and recurring debits is discretionary and overdraft limits are based on account activity.

**Debit Card Courtesy Pay:** Courtesy Pay for everyday debit or ATM transactions remains in effect for members who had previously opted into the Lighthouse program. Rivermark's overdraft and Courtesy Pay programs are described in detail in the Change in Terms you have received.



#### 4. ELECTRONIC BANKING SERVICES

##### Online Banking

Online Banking is free and lets you transfer money, view your balances, transaction history and more. On or after August 1st, go to [www.rivermarkcu.org](http://www.rivermarkcu.org) and click on the blue "Login" button in the upper right-hand corner. Click the "First Time User? Register" link under the login prompt. You'll need your Rivermark member number and the last 4 digits of your social security number. Follow the step-by-step directions and you'll be online fast.

##### Online Bill Pay

All members with a Rivermark checking account have free and unlimited use of Bill Pay. The first time you use Bill Pay, gather all of the bills you would like to enter into Rivermark's system (payee information will not transfer from Lighthouse). Click "Bill Pay" in the top menu to get started. If you need help with the Bill Pay setup, call our Contact Center at 503.626.6600.

##### Mobile Banking Tools

Our highly rated mobile banking app puts the "Branch in Your Hand". You can pay bills, deposit checks, transfer funds, and take care of your account needs with a few swipes. You can register for online access directly through the app too. Check out other convenient mobile services like:

- Video Banking (Video Chat)
- Mobile Wallet (Apple Pay and Google Pay)
- Popmoney (Person to Person Payments)

#### 5. DIRECT DEPOSIT/AUTOMATIC PAYMENTS

Your current direct deposits and automatic payments will continue to process for a period of time after the conversion date, but we encourage you to update your electronic payments with your Rivermark information as soon as possible after the conversion on August 1.

##### Checking Account Updates

Please give your employer/payor Rivermark's routing number and your new Rivermark Checking ACH Number (included in the letter you will receive with your member number and can be found in online banking after the conversion).

##### Savings Account Updates

Please give your employer/payor Rivermark's routing number and your new Rivermark Savings ACH Number.

**Please note:** The account number on your checks varies slightly from your member number, so please do not submit a voided check for savings account updates.

Rivermark Routing & Transit Number: 323076012

#### 6. LOANS

Your Lighthouse loans will retain the same rate, terms and payment (unless otherwise notified in writing).

##### Loan Payments

- All loan payments, including partial payments, will be applied first to fees & charges, then to accrued interest, and finally to the outstanding principal balance of your loan or line of credit.
- If you have automatic loan payments setup through a Lighthouse account, your payments will continue to transfer.
- If you have automatic loan payments set up through another financial institution, you will receive an ACH form in the mail to submit.
- Effective August 1, loan payments can be made through online/mobile banking or mailed to:

**Rivermark Community Credit Union**  
PO Box 4044, Beaverton, OR  
97076-4044

#### 7. INSURANCE PRODUCTS

As with Lighthouse, your Rivermark accounts are federally insured up to \$250,000 by the NCUA. IRA accounts are insured separately up to \$250,000.

Depending on the type of insurance or debt protection you currently have, you may be able to opt in to similar coverage as outlined below. Detailed notices have been mailed to you separately. If you select to continue coverage:

- Credit Life and Disability Insurance from CUNA Mutual will be replaced by Securian Debt Protection.
- Debt Protection coverage from CUNA Mutual will be replaced by Securian Debt Protection.
- Accidental Death & Dismemberment (AD&D) Insurance from Trustage will be replaced by Minnesota Life AD&D.

The following existing policies will remain in place for those loans that have the following:

- Mechanical Breakdown Protection serviced through CUNA Mutual
- GAP (Guaranteed Asset Protection) serviced through CUNA Mutual

#### RIVERMARK BRANCH LOCATIONS

**Vancouver/Fruit Valley Branch**  
1910 W Fourth Plain Blvd #100  
Vancouver, WA 98660

**SE Portland Branch**  
2537 SE Hawthorne Blvd  
Portland, OR 97214

**Cedar Hills Branch**  
2905 SW Cedar Hills Blvd  
Beaverton, OR 97005

**Progress Ridge Branch**  
14985 SW Barrows Road  
Beaverton, OR 97007

**Happy Valley Branch**  
15963 SE Happy Valley Town Center Drive  
Happy Valley, OR 97086

**Gresham Branch**  
1058 Sleret Avenue  
Gresham, OR 97030

**Tualatin Branch**  
8235 SW Tualatin-Sherwood Road  
Tualatin, OR 97062

**The Dalles Branch**  
1240 W 6th St.  
The Dalles, OR 97058

**Maupin Branch**  
501 Deschutes Avenue  
Maupin, OR 97037

**Newberg Video Teller Kiosk**  
2414 Portland Road  
Newberg, OR 97132

**Beaverton Drive-Up**  
4875 SW Griffith Drive  
Beaverton, OR 97005



**Rivermark**<sup>®</sup>  
COMMUNITY CREDIT UNION

[rivermarkcu.org](http://rivermarkcu.org)  
503.626.6600  
800.452.8502

**Contact Center Hours**  
Mon-Fri 8:00 am - 8:00 pm  
Saturday 10:00 am - 6:00 pm

**Extended Video Teller Hours**  
Mon-Fri 8:00 am - 8:00 pm  
Saturday 10:00 am - 6:00 pm

**Video Banking Hours**  
Mon-Thurs 9:00 am - 5:00 pm  
Friday 9:00 am - 6:00 pm  
Saturday 10:00 am - 2:00 pm

**Mailing Address**  
(deposits, payments, correspondence)  
PO Box 4044  
Beaverton, OR 97076-4044

Visit our Merger Resources Page at  
[rivermarkcu.org/lighthouse](http://rivermarkcu.org/lighthouse).

Details on everything you need to know about account changes and online access can be found there.

