



MERGER NOTICE

FOR QUESTIONS CALL
1-800-757-7302

As part of the Landmark Credit Union and WinSouth Credit Union merger, we will be upgrading Landmark's core system to the current operating system that WinSouth Credit Union utilizes. These upgrades will allow the Pell City, Moody, and Fairfield branches to offer you enhanced products and services. We have planned and prepared extensively for these system upgrades and are excited about improving and enhancing our products, services, and functionality to serve you better in the future.

What you need to know:

NEW UPDATE!



- To facilitate this system upgrade, the Moody, Pell City, and Fairfield offices will be **CLOSED on Monday, May 31st through Thursday, June 3rd at 1:00 PM.**
- **UPDATE!! Landmark's online and telephone banking will no longer be available after 3:00 PM on Friday, May 28th. See Pg. 2 for set up instructions for WinSouth's online, mobile, and telephone banking.**
- **Your Landmark debit card will continue to work for withdrawals and purchases during the time that we are closed.** We will reopen for normal business on Thursday, June 3rd. at 1:00 PM. Once the lobbies reopen, please activate and begin using your new WinSouth debit card.

We apologize for the inconvenience and thank you in advance for your patience during this transition.

What to expect during our core conversion:

- ★ Branches will close at normal hours on Friday, May 28th, 2021. They will reopen for normal business hours on Thursday, June 3rd, 2021 at 1:00 PM.
- ★ The following services will be unavailable from 5:00 PM on May 31st until 1:00 PM of June 3rd.
 - Shared Branching
 - In-branch services
- ★ **Your Landmark debit cards will work for ATM withdrawals and purchases.**
- ★ WinSouth's Call Center will be available on Saturday, May 29th, 8:00-1:00 PM and June 1st through June 3rd from 8:00 AM until 5:00 PM for general questions about the system upgrade. However, we will be unable to perform transactions or balance inquiries for Landmark CU members until 1:00 PM on Thursday, June 3rd.
- ★ Night drop deposits made between Friday, May 28th after closing and Thursday, June 3rd before 1:00 PM will be processed on Thursday afternoon. Late fees will not apply to night drops made between this time frame.
- ★ Landmark business cannot be conducted at shared branched outlets after Monday, May 31st.

The Changes You Will See:

Account Numbers

All Landmark account numbers will change when the Landmark accounts are officially merged with WinSouth on June 3rd. Your new base account number will be seven digits, beginning with a 5 and containing as many padding zeros as is necessary to bring your current Landmark account number to seven digits.

Example:

Current Account number	New Account number
5 digits.....12345	7 digits5012345
4 digits.....1234	7 digits5001234

MICR Changes

Your MICR number is the full account number that appears at the bottom of your checks. Landmark currently uses a 12 digit MICR number. WinSouth uses a 13 digit MICR number. You can calculate your new WinSouth MICR number by using the formula and examples below.

Formula: 1 + 2 digit share suffix + padding zeros + base account number

Example:

	New MICR number
5123456 + Checking Account Suffix = 71,	1710005123456
5012345 + Savings Account Suffix = 62,	1620005012345

You will have approximately one year to update your routing and account number with any group that automatically posts transactions to your account, such as payroll and Social Security deposits, or withdrawals for monthly bills. Until that time, these transactions will continue to post as normal. **Once the Federal Reserve removes the old Landmark routing number from use, transactions that are using the old routing number will no longer clear your account.** Consequently, you should work with the groups that post automatically to your account as soon after June 3, 2021 as possible to have the routing and MICR number updated for those transactions. WinSouth's routing number is 262284415. You will need to provide the groups who post transactions automatically to your account with WinSouth's routing number and your new MICR number.

WinSouth's Telephone Banking: iTalk

Once we reopen June 3rd, our telephone banking (iTalk) will become available to former Landmark CU members. The phone number is 800-728-1412. The first time you call in, you will need to register as a new user. Please visit winsouthcu.com/landmark for detailed information regarding the merger.

WinSouth's Online & Mobile Banking

Your original online banking system through the Landmark website will not be available during the upgrade period. Landmark members will need to register as a new user on June 3rd once we return to normal business hours. You can do so at www.winsouthcu.com. WinSouth also offers mobile banking where you can manage your finances on the go. Scan the QR code to get started.



- 1. Why is WinSouth changing Landmark's core system?**

Landmark's current system isn't compatible with WinSouth's core system. By converting Landmark's system over to WinSouth's, we'll be able to offer you more products and services that you previously didn't have access to.
- 2. When will the conversion take place?**

The system upgrade will take place from Tuesday, June 1st through Thursday, June 3rd. All services will resume for normal business at 1:00 PM on June 3rd.
- 3. Will Landmark branches be open during the system upgrade?**

All Landmark branches will close at normal hours on Friday, May 28th, and remain closed to the public through Thursday, June 3rd at 1:00 PM. Employees will be working on back-end operations while we are closed to the public.
- 4. Can I access online banking or telephone banking during the system conversion?**

No. Online banking and telephone banking will be *unavailable beginning at 3:00 PM on Friday, May 28th*. Landmark members will need to register as a new user and set up online and telephone banking through WinSouth's website after 1:00 PM on Thursday, June 3rd.
- 5. Can I access my Landmark account through a shared branch during the conversion?**

Landmark business cannot be conducted at shared branch outlets from 5:00 PM, Monday, May 31st through Thursday, June 3rd.
- 6. Will WinSouth's Call Center be available during the system conversion?**

WinSouth's Call Center will be available on Saturday, May 29th, 8:00-1:00 PM and June 1st through June 3rd from 8:00 AM until 5:00 PM for general questions about the system upgrade. However, we will be unable to perform transactions or balance inquiries for Landmark CU members until 1:00 PM on Thursday, June 3rd.
- 7. Can I access Landmark ATMs during the system upgrade?**

Landmark ATMs will be available for withdrawals only. Balance inquiries will be denied.
- 8. Will I need a new debit card after the conversion?**

You will receive your new WinSouth debit card prior to the conversion. Members may use their Landmark debit card for withdrawals and purchases up until June 3rd. June 3rd, members will need to activate and begin using their new WinSouth debit cards.
- 9. Do I need to order new checks?**

You will NOT need to order new checks as a result of the merger. You can continue to use your existing checks until you run out. Once you run out, your new checks will be issued under WinSouth's routing number and your new WinSouth MICR number.
- 10. When will the branches open for normal business?**

Members will be able to access WinSouth's online banking, mobile banking, telephone banking and in-branch services on Thursday, June 3rd at 1:00 PM.