

IMPORTANT INFORMATION

Please take some time to read this important information about changes you will soon see in your credit union accounts—and the many products and services available to you starting December 23. Westerra has built a reputation for quality products at competitive rates and low fees, delivered with solid expertise and top-notch service—we look forward to the opportunity to serve you. Please call us with any questions you may have at 303-321-4209.

CHANGES TO YOUR ACCOUNT STARTING DECEMBER 23

We are excited to announce that beginning December 23, you will have access to a variety of new products and services as a result of the merger with Westerra Credit Union.

New Credit Union Name — While the name will change to Westerra Credit Union, for the next several weeks you will still find Betty and Jan at the credit union office, along with another Westerra representative. They can answer any questions you may have and share with you some of the exciting changes.

New Account Number—Watch your mail for your new account number. Use this new number to access your account beginning December 23. Use the Westerra Routing and Transit Number and your new account number when setting up any new automated payments or deposits. (See Page Two for forms to make the process easy.) If you already have a Westerra account, your previous Mapleton account will become a separate Westerra account with the new number. You can combine the Westerra accounts later if you choose.

More Branches to Serve You — Beginning December 23, you will have access to ten Westerra branches — Arvada, Aurora, Belmar, Castle Rock, Centennial, Cherry Creek, Green Mountain, Littleton, Parker and Stapleton. While the current credit union office at 591 East 80th Avenue will close at the end of the year, you will have access to your accounts at 10 Westerra branches, plus 200 CO-OP Shared Branches in Colorado, including several shared branches in Westminster, Thornton and Northglenn. (See Page Four for branch locations.)

200 Shared Branches Across Colorado — Many credit unions throughout Colorado, and across the US, make their branches available to members of other credit unions. When the merger is complete, you can access your account at more than 200 shared locations in Colorado and 5000 nationwide through the CO-OP Shared Branch network.

1000 Free ATMs in Colorado — When you open a free Westerra checking account with a free debit card, you'll gain surcharge-free access to your funds through any CO-OP Network ATM—there are 1000 free ATMs in Colorado, and 30,000 nationwide, including 5,500 at 7-Eleven locations throughout the US and Canada. You'll also find CO-OP Network ATMs at Denver International Airport.

Enhanced Technology—including Online Banking, Mobile App and Bill Pay — Westerra is dedicated to making your banking quick, easy, and hassle-free. Our Online Banking, Mobile app and Bill Pay systems will become available to all Mapleton members at westerracu.com beginning December 23. Simply enroll as a first-time user and be sure to use your new 7-digit account number (which you will receive by mail separately).

New Website—Visit westerracu.com to find information to help you make the most of your credit union membership.

Important Information - Watch Your Mail for Your New Account Number

- You will receive a separate letter in the mail with your new Westerra account number. Use your new account number beginning December 23.
- Provide your new account number to any companies/organizations that make any automated deposits or withdrawals to your account. See Page Two for forms you can use. **If you have automated deposits and loan payments already set up from your Mapleton Public Schools payroll, they will automatically transfer to your new Westerra account—you do not need to complete any additional forms.**
- As a result of the merger, your Mapleton Public Schools Federal Credit Union loans and savings are now loans and savings with Westerra Credit Union. All Certificate of Deposit (CD) rates and terms remain the same. All loan rates, terms and payments remain the same. Prime Share/Savings and Christmas Club savings account rates will be adjusted to the Westerra rate. View current rates at westerracu.com.
- Please review this entire packet to learn more about the products, services and convenience that will soon be available to you.
- Welcome to Westerra—we look forward to serving you!

How to Access Your Accounts Starting December 23

Watch your mail for your new 7-digit account number. Use your new account number to use these services starting December 23.

- **Use Any Westerra Branch or CO-OP Shared Branch.**
- **Use Our Website at westerracu.com to Find Locations and More Information.**
- **Change Any Automated Payments to Your New Account Number**—Be sure to provide your full 13-digit account number and the Westerra Routing and Transit Number for any automated transactions you have set up (excluding those from Mapleton Public Schools payroll) to ensure your payments will continue. (See Page Two.)
- **Get a Free Debit Card with a Free Checking Account** — For easy access to your funds, open a free Westerra checking account with a free debit card. No need to request a check when you need funds, simply access them with a debit card—and through Online Banking or the Mobile App. Look for free CO-OP Network ATMs, too.
- **Enroll in Online Banking and Bill Pay**—After opening your Westerra checking account, enroll in Online Banking as a first-time user—the system will lead you through the process to access your accounts online and pay your bills electronically.
- **Download the Westerra Mobile App**—On your mobile device, open the App Store (Apple) or Google Play (Android), search for Westerra Credit Union and download the App.
- **Use 24-Hour Phone Banking**—Simply call 303-320-7774 or 1-800-858-7213. The automated system will lead you through the process to find information on your account.
- **Ask About Holiday Money Options**—For extra money for the holidays, ask about a Westerra credit card or a personal loan.
- **Call Us With Any Questions**—All calls will be directed to 303-321-4209 beginning December 23. Please let us know how we can help.



PLEASE LET US KNOW HOW WE CAN HELP YOU

Call 303-288-2066. For helpful information, visit westerracu.com

**MAPLETON PUBLIC
SCHOOLS FEDERAL
CREDIT UNION**

westerra
CREDIT UNION

Loan Payment Options...

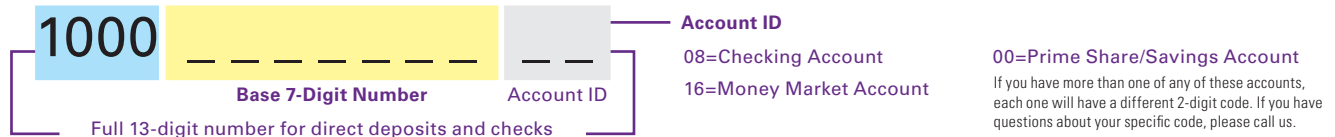
- If you have automated payments set up from your Mapleton Public Schools payroll, they will automatically continue to your loan. There is no need to complete any additional forms.
- If you have automated payments set up from payroll from another company/organization, or from other financial institutions, to ensure they will continue, please complete the form below—Notice of Account Number Change and Routing and Transit (R&T) Number Change—and send it to them.
- You can also make loan payments by mail, at a branch or through Westerra's Online Banking at westerracu.com. Enroll in Online Banking as a first-time user with your new account number. Then select the *Transfer* tab to make your payment from another Westerra account or the *External Account Transfers* link to make your payment from another financial institution.

YOUR ACCOUNT NUMBER WILL CHANGE STARTING DECEMBER 23, 2019

HOW TO DETERMINE YOUR FULL 13-DIGIT ACCOUNT NUMBER

—For Use in Changing or Setting Up Automated Transactions and for Check Printing

Additional digits are required for checks and for automated transactions, such as payroll deposits. Place your base 7-digit account number below. The digits 1000 are added to the left of the base account number. Two digits are also added to the right of the base account number to designate the specific account you would like funds to be moved to or from.



The full 13-digit account number is required for checks and automated transactions along with the Westerra Routing & Transit Number: 302075319.

HOW TO CHANGE AUTOMATED TRANSACTION INFORMATION

—Use the Forms Below to Notify Originators of Payroll and Other Transactions

If you have automated deposits or payments set up from your Mapleton Public Schools payroll to your credit union account, they will automatically continue. You do not need to provide this form to the District.

Please complete a form below with your account information and provide it to the companies/organizations that currently make any automated deposits or withdrawals to your account. Examples could include payroll (excluding Mapleton Public Schools payroll), Social Security, health club membership, insurance premiums or IRS refunds/payments. Review your recent Mapleton statements to assist in identifying your automated transactions.

1. Complete one form below for each originator of your automated transactions. For additional forms, duplicate as necessary. In the forms below, add your current Mapleton account number where noted. For your new Westerra account number, use the full 13-digit account number as described above. In the shaded Account ID section, fill in the code for the account your funds are deposited to or paid from.
2. Print your name, sign and date the form.
3. Mail or deliver one form to the originator of each automated transaction.



Notice of Account Number Change and Routing and Transit (R&T) Number Change

Please change the account number and Routing & Transit Number for processing my automated transaction. As a result of the merger with Westerra Credit Union, the Mapleton Public Schools Federal Credit Union R&T Number will be discontinued. Additional digits have been added to my account number:

Change from:

Former Mapleton Public Schools Federal Credit Union Account Number: _____

Mapleton Public Schools Federal Credit Union R&T: 302075380

Change to:

New Westerra Credit Union Account Number: 1000 _____

Westerra Credit Union R&T: 302075319

Account ID: 08=Checking 00=Prime Share/Savings 16=Money Market

Name _____ Signature _____ Date _____

If you have questions, please call 303-321-4209 or 1-800-858-7212.



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NEW PRODUCTS, SERVICES AND CHANGES YOU WILL SEE....

If you do not have a credit union checking account, now is the time to switch to Westerra, your local school district credit union.

Debit Cards and Checking Accounts...

- **Unlimited Surcharge-Free CO-OP Network ATM Transactions** – Available to you with all Westerra checking accounts.
- **Four Free Transactions Monthly at Out-of-Network ATMs** – When you use an ATM outside the CO-OP Network, your first four withdrawals or inquiries are free each month. After that, a \$2 fee applies. The ATM owner may also charge a fee.
- **Choose Your Debit Card Design** – Choose from our gallery of free debit card designs with your checking account.



View all the designs at westerracu.com/checking.
Your debit card is issued instantly in the branch when you open your checking account.

- **Two Checking Account Options – With Cash-Back Rewards** –
 - » **Free Checking** – No minimum balance requirements or fees. Free Westerra Visa® debit card with rewards, unlimited free CO-OP Network ATM transactions.
 - » **Interest Checking** – \$2,500 minimum balance earns tiered dividends. Free Westerra Visa® debit card with rewards, unlimited free CO-OP ATM transactions.
- **No Debit Card Overdraft Fees** – If there are not funds in your checking account (or line of credit) to cover a debit card or ATM transaction, the transaction will simply be denied. You will not have to worry about paying fees. Or you can choose Courtesy Pay.
- **Rewards on Debit Cards and Credit Cards** – Every time you make a purchase with your Westerra Visa® debit or Signature credit card, you'll gain reward points that you can redeem for cash, merchandise, experiences and travel.

Savings Programs...

- **Tiered Money Market Accounts** – Higher deposits are rewarded with seven tiers enabling you to earn more with balances over \$1,000, \$10,000, \$25,000, \$50,000, \$100,000 and \$250,000.
- **More Terms for Certificates of Deposit (CDs)** – Choose from seven different CD terms ranging from 30 days to 60 months to help you earn more for your money—special rates for Jumbo CDs are available, too.
- **IRAs and Coverdell Education Savings Accounts** – Grow your money tax-deferred as you save for retirement or a child's education with a Traditional or Roth Individual Retirement Account (IRA) or an Education Savings Account (ESA). Consult your tax advisor regarding your specific situation.

Home Loans, Autos, Lines of Credit...

- **Mortgages** – Refinance your mortgage or purchase a new home through your credit union—take advantage of **down payments as little as 3% on home loans** of up to \$850,000. Now through January 31, you can take **1/8% off your rate on a home purchase.*** Westerra mortgage loan specialists will listen to your needs and personalize a loan that supports your best overall financial health. Ask us for a complimentary mortgage review. Visit westerracu.com, stop into any Westerra branch, or call 303-321-4209 to speak to a mortgage loan specialist today.
- **Auto Loans** – In the market for a new car? Westerra auto loans offer great rates and get you on the road fast! Get pre-qualified before you shop or ask for Westerra financing at the dealership.
- **Home Equity Lines of Credit** – Put the money you've invested in your home to work for you. Use funds for tuition, home improvements, wedding expenses or other important purposes—Westerra has an option to meet your needs.
- **VISA® Credit Cards** – Transfer a balance to a Westerra credit card with no balance transfer fee, no annual fee and low rates. With a Westerra Signature Visa, you earn reward points for cash-back, travel, experiences and merchandise, too.

Financial Education Resources...

Members are invited to attend free financial seminars, use our online financial literacy tools, and have conversations with credit union staff to find answers to their questions. Westerra also provides grants to schools and makes presentations in classrooms to help our educational community with their important mission.

For more information, visit westerracu.com, stop by any branch or call us at 303-321-4209.

*1/8% rate reduction valid on purchase only applications received by January 31, 2020. Restrictions apply. To determine your payment amount, visit westerracu.com/services to use the payment calculator. Rates are based on individual credit history and are subject to change without notice.

GET A FREE PARKS PASS WITH A FREE FINANCIAL CHECKUP

To help you learn about the many products and services that will be available to you through Westerra, we invite you to schedule a free Financial Checkup. A professional and friendly Westerra team member will help you discover how to:

- Save money with Westerra checking and savings programs.
- Lower your payments when you refinance credit cards, loans and mortgages from other financial institutions.
- Save time with Westerra's enhanced technology.
- Understand your financial picture by reviewing your credit report.

As an exclusive offer for members of Mapleton Public Schools Federal Credit Union—and employees of the school district and their families—you will receive a free annual State or National Parks Pass on the spot with your Financial Checkup. **The requirement to open an account to receive the pass is waived through June 30, 2020. Schedule your Financial Checkup by calling 303-321-4209 or visiting westerracu.com.**



USE WESTERRA'S ONLINE AND PHONE BANKING SERVICES....

With our free Online Banking service, you can monitor account balances, track transactions, make loan payments and pay bills anytime 24 hours a day, seven days a week. Open a Westerra checking account to use the Bill Pay service.

Free Online Banking

Enroll in Online Banking as a first-time user using your new 7-digit account number.

The system will lead you through the process to create your user name and password. After you are logged in to Online Banking, you can access the Bill Pay feature and enroll in eStatements. Only balances will carry over in Online Banking—transaction history will build as you use the new system.

Westerra Online Banking will store electronic copies of statements beginning with your December 2019 Westerra statement. As history builds, Westerra Online Banking stores statements for 36 months. To sign up, visit westerracu.com after December 23.

Free Bill Pay Service

If you have a Westerra checking account, you can use the Bill Pay service. Enroll in Online Banking to access Bill Pay.

Paying your bills online is quicker, easier and safer than writing checks—no stamps or envelopes needed. Receive your bills by email (e-bills), and add new payees at any time. You can pay your bills when you're away from home, at work or even on vacation! Flexible payment options let you schedule payments the same day or up to a year into the future. You can send a one-time payment or set up a schedule for recurring payments, and you can easily change payments requiring different amounts each time.

Save Paper—Request Free eStatements

Request free electronic statements through the "Accounts" tab in Online Banking or call us at 303-321-4209.

Receive your Westerra account statement by the first business day of the month with eStatements. Once you sign up, you will no longer receive paper statements. Instead, you'll receive a monthly email notification that your statement is ready to view. It's safe and secure – no account information is sent in the email.

24-Hour Phone Banking

To sign up for 24-hour automated Phone Banking, simply call 303-320-7774 or 1-800-858-7213 and the system will lead you through the process.

Phone Banking is a free, easy-to-use way to get account information 24 hours a day, seven days a week. You have access to review balances,

transfer funds between your accounts, pay a loan, and much more. Be sure to use your new 7-digit account number when you access Phone Banking. The first time you call the system, it will also ask you to create your own access code with a minimum of four digits. See the Transaction Guide below for a full menu of services.

Other Changes You Will See...

- **Monthly and Quarterly Statements**—Watch for a Mapleton statement to be issued to you with all transactions through December 18. Your first Westerra statement will be issued December 31.
- **Signature Pads**—This enhanced technology enables us to use less paper. You may be asked to sign an electronic signature pad rather than actual paper documents.

24-Phone Banking Transaction Guide

303-320-7774 • 1-800-858-7213

Account Information	1	Loans	3
		Recent Transactions	1
		Last Payment Date and Amount	2
Transaction Menu	1	Next Payment Date and Amount	3
Transfer Funds	1	Payoff Amount	4
Within This Account	1	Balance and Available Credit	5
Transfer to a Different Account	2		
Check Withdrawal	2	Club, CDs or IRAs	4
Stop Payment on a Check	3	Balance	1
		Recent Transactions	2
Inquiry Menu	2	Specific Transactions	3
Balances on All Accounts	1	Debit Transactions	1
Specific Account Inquiry	2	Withdrawals	2
Checking or Money Market	1	Deposits	3
Recent Transactions	1	ATM	4
Debit Transactions	2	Dividends	4
Specific Transactions	3	Repeat Balance	5
Dividends	4	Mortgages	5
Balance	5		
Savings	2	Change PIN	3
Recent Transactions	1	Change Account	4
Specific Transactions	2	Spanish	9
Dividends	3		
Balance	4		

All Westerra Locations Available December 23

The Mapleton location will be open through December 18, 2019. Access your account at any Westerra Branch or CO-OP Shared Branch.

ARVADA 7270 West 88th Ave. • 80021	LAKEWOOD 7740 West Alameda Ave. • 80226 Belmar
AURORA 14305 East Alameda Ave. • 80012	375 Union Blvd. • 80228 Green Mountain
CASTLE ROCK 4625 Trail Boss Dr. • 80104	LITTLETON 8906 West Bowles Ave. • 80123
CENTENNIAL 20991 East Smoky Hill Rd. • 80015	PARKER 10169 South Parker Rd. • 80134
DENVER 3700 East Alameda • 80209 Cherry Creek	
7305 East 35th Ave. • 80238 Stapleton	

WEEKDAY LOBBY and DRIVE-UP HOURS: M-F 9 am-6 pm

SATURDAY LOBBY and DRIVE-UP HOURS: 9 am-1 pm

Drive-ups unavailable at Belmar and Stapleton Branches.

CO-OP Shared Branches – many credit unions share their branches.

Conduct transactions at any of these shared branches in the north Denver metro area—or at any of the 200 locations in Colorado and 5000 nationwide.

BROOMFIELD Canvas Credit Union 5155 West 120th Avenue • 80020

COMMERCE CITY Community Choice Credit Union 6921 East 72nd Avenue • 80022

NORTHGLENN Horizons North Credit Union 11455 Pearl Street • 80233

THORNTON Canvas Credit Union 511 East 120th Avenue • 80233

WESTMINSTER Elevations Credit Union 4750 West 120th Avenue • 80020

Premier Members Credit Union 8440 North Federal Boulevard • 80031

Premier Members Credit Union 2921 West 120th Avenue • 80234

For a full list of locations, visit westerracu.com/locations.

Use These Apps to Make Life Easier...

- **Westerra Mobile App** — Westerra Mobile banking easily allows you to view account balances and history, transfer funds, make payments, pay bills and deposit checks from your smart phone. Westerra's Mobile App is free and secure. On your mobile device, open the App Store (Apple) or Google Play (Android), search for Westerra Credit Union and download the App.
- **CardNav** — The free CardNav App allows you to manage the use of your Westerra debit cards and credit cards for an added layer of security. You'll receive real-time notifications on your phone every time a transaction is made on your account enabling you to quickly identify any unauthorized transactions, stopping any fraud immediately. Turn your cards on or off instantly, set spending limits and specify types of transactions. On your mobile device, open the App Store (Apple) or Google Play (Android), search for CardNav and download the App.
- **Apple Pay** — Use your Westerra Visa® card in Apple Pay to make contactless transactions at merchants. Download Apple Pay in the App Store.

*Text Messaging and Data Rates May Apply. Check with your mobile phone carrier for details.

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