



FREESTAR FINANCIAL AND EASTPOINTE COMMUNITY ARE MERGING

# A Stronger Future Together.

We are pleased to announce the strategic merger between FreeStar Financial and Eastpointe Community Credit Union (ECCU). This partnership is poised to enhance the services and products we offer.

#### Extra Perks You Can Enjoy As Part of the FreeStar Financial Family:

**Superior Financial Products:** Enjoy higher rates on shares and certificates and earn 4% with Boomerang Rewards Checking.

**Expanded Access:** Utilize our vast network, including over 30,000 ATMs nationwide and more than 5,600 shared branches.

**Sophisticated Banking Tools**: Benefit from cutting-edge services like mobile deposits, easy online loan payments from any financial institution, and instant credit score updates via online banking.

**Streamlined Services:** Receive guick 1-hour decisions on vehicle and personal loans.

Flexible Mortgage and HELOC Options: Tailored mortgage and home equity lines of credit, with quick decision times.

**Heroes' Reward Program:** Special benefits for military and veteran members, including additional rate discounts and dedicated financial products tailored to honor their service.

#### **New Locations To Serve You!**

Following the core data processing conversion, you'll still be able to access the Eastpointe Community Credit Union branch along with seven (7) additional FreeStar Financial branches! Locations include:



Clinton Township 37570 S. Gratiot Ave. Clinton Township, MI 48036



Selfridge Building 715 (on Base) Selfridge ANGB, MI 48045



Chesterfield 47011 Sugarbush Road Chesterfield, MI 48047





Sterling Heights 34642 Van Dyke Ave. Sterling Heights, MI 48312



St. Clair Shores 22522 E. 9 Mile Rd. St. Clair Shores, MI 48080



Shelby Township 56350 Van Dyke Ave. Shelby Township, MI 48316

## **Frequently Asked Questions**

#### Q: Why has Eastpointe Community Credit Union decided to merge with FreeStar Financial Credit Union?

**A:** In this highly competitive and regulated financial services environment, this partnership will enhance the resources necessary to serve our members better. Our members will receive more products and services, including additional branches, enhanced technology, and competitive rates. FreeStar Financial has the same "members first" philosophy and will provide members with the personal service they've come to know. By collaborating, we can ensure a better future for our members for years to come.

#### Q: When will this partnership take place?

**A:** The merger has been approved by the National Credit Union Administration (NCUA). The partnership will officially take effect on September 1, 2024.

#### Q: How does the partnership benefit Eastpointe Community members?

**A:** With the combined resources of our two credit unions, we will be able to offer: more branch locations, better rates on savings and loans, more products and services, innovative new technology, loan product variety, special rates and discounts for our military, rewards checking, and more!

# Q: Will I still be able to visit the same branch and interact with the same Eastpointe Community employees and staff I always have?

**A:** Yes! You can still enjoy the same excellent service you've come to expect from the same smiling staff at Eastpointe Community Credit Union, but with the added benefit of seven additional locations to help serve and assist you!

#### Q: Is my personal information safe?

**A:** Yes! FreeStar Financial Credit Union has been in business for more than 60 years and considers your privacy and protection of member information its highest priority. FreeStar Financial uses state-of-the-art technology to protect member information, and the staff is trained to assure member confidentiality. FreeStar Financial does not disclose member information to any third parties unless authorized by law.

#### Q: How will my account(s) be affected?

**A:** There will be no affect on your account(s) at this time. Your member number will change in the future after the core data processing conversion takes place. A date has not been set for that transition. We will communicate that information as soon as it becomes available.

### **Frequently Asked Questions**

#### Q: Is my member number going to change?

**A:** Your member number will remain unchanged for now. Further details will be provided closer to the data conversion date. You may continue using your current member number.

#### Q: When can I use the new FreeStar Financial locations?

**A:** After the core data conversion date, you will be able to utilize any one of the 8 FreeStar Financial locations. Prior to that date, you will continue to use the Eastpointe location or online banking to perform your transactions. There is not currently a date set for the data conversion. Additional information will be provided as soon as it becomes available.

#### Q: What routing number do I use?

A: There will be no change to the routing number for your account(s). Please continue to use 272479618.

#### Q: What will happen to my automatic transactions?

**A:** All automatic deposits, withdrawals, and current online banking services will continue uninterrupted at: eastpointeccu.com.

#### Q: Can I still use my checks and debit card from Eastpointe Community?

**A:** Yes! Your existing EECU checks and debit cards will remain valid. We will inform you of any changes well ahead of time.

#### Q: Is online banking changing?

**A:** No. There will be no changes to your online banking platform or to our website at this time. Please continue to visit eastpointeccu.com for updates and more information.

To learn more about FreeStar Financial, please visit their website: www.freestarfinancial.com.