

SOUND ADVICE

SOUNDVIEW FINANCIAL CREDIT UNION



SPRING 2024

SOUNDVIEW / WESTERN CT MERGER UPDATE: IMPORTANT SYSTEM CONVERSION INFORMATION

As part of our ongoing commitment to provide you with the best possible banking experience, we are excited to share important updates regarding our recent merger and its upcoming impact on our convenience services.

System Conversion Details

Scheduled Conversion Date: The system conversion is scheduled for the weekend of June 28, 2024, starting at 5:00 PM on Friday, June 28, 2024. We anticipate returning to full service by the start of business on Monday, July 1, 2024.

Impact on Services: Please note that *all online services will be offline and relatively unavailable during the conversion period*, from the evening of June 28 until the morning of July 1, 2024. Additionally, all branches will be closed on Saturday, June 29, 2024.

Key Changes and Instructions

Online Banking Access: SoundView members will need to establish a new password the first time they log in online on or after July 1, 2024. Your User ID will remain the same, and the initial password will be the last four digits of your social security number. If you have not set a custom User ID before June 28, 2024, please contact us for assistance.

Debit Cards: There will be a change to SoundView Debit cards. All existing debit cards will be replaced, and new cards will be sent to your home address in the last few weeks of June. Please activate your new card upon arrival and set your PIN. You can start using your new card from 5:00 PM on June 28, 2024, and it's essential to switch to the new card by July 1, 2024.

Credit Cards: Your SoundView Credit Cards will not be affected by the system conversion on June 28th. Credit Cardholders please look for more details and when your new card will arrive.

Bill Pay Program: The existing Bill Pay program will remain unchanged during the system conversion. However, a new Bill Pay option will become available once you activate your online banking services post-conversion. While it's optional to switch to the new Bill Pay, you can continue using your current accounts for at least the next 90 days.



Support and Assistance

We are fully committed to making this transition as smooth and seamless as possible for all our members. Should you require assistance during the system conversion weekend, member support will be available through email requests or by leaving an after-hours voice message.

Email Support: Send your inquiries to membercare@soundviewfcu.org. Please include your name, phone number, and a brief summary of your request. Do not include any sensitive account or card numbers in your email.

Phone Support: Contact us at 203-796-4500, option 8, to leave an after-hours voicemail.

We appreciate your patience and understanding as we work towards enhancing our services through this merger. Thank you for your continued trust and support in SoundView—together, we are building a stronger, more resilient financial future for all our members.



YOUR CHECKOUT: THE BENEFITS OF CHOOSING CREDIT OVER DEBIT

At SoundView, we aim to offer payment options that emphasize security and convenience for our members. When faced with the choice at the checkout, selecting the credit option over entering your debit PIN presents several advantages that enhance your shopping experience:

Zero Fraud Liability for Peace of Mind: Opting for credit transactions means you're covered by zero fraud liability policies, ensuring you're not held accountable for unauthorized charges. This protection offers a layer of security, allowing you to shop with confidence.

Secure Transactions Without a PIN: Choosing credit eliminates the need to enter your PIN, reducing the risk of exposure to potential fraudsters or skimming devices. By keeping your PIN private, you add an additional layer of security to your financial information.

Quicker Checkout Process: Transactions processed as credit are typically faster since they bypass the PIN entry phase. This can significantly reduce your time spent at the register, allowing you to complete your purchases more efficiently.

Less Contact for Improved Hygiene: Opting for credit over debit at the checkout means fewer interactions with the pin pad. In times when minimizing contact is crucial for health reasons, this approach helps in reducing touchpoints and the potential spread of germs.

Next time you're completing a purchase, consider the credit option for a secure, swift, and sanitary transaction experience!



JOIN US FOR OUR ANNUAL MEETING

Join us for our Annual Meeting on May 3, 2024! We'll be reviewing our financial performance, discussing current projects, and providing insight into plans for the upcoming year.



This year's meeting will be a hybrid event, held via Microsoft Teams and in person at the Duracell Coppertop Café (14 Research Dr. in Bethel) at 5:00 p.m. Register by emailing your intent to join to membercare@soundviewfcu.org. We will provide the necessary call-in numbers as that date approaches for those joining us remotely. Hope to see you there!

UPCOMING HOLIDAY CLOSINGS:

Please take note of our upcoming holiday closures so you can plan your banking accordingly:

- **Memorial Day:** May 25 & May 27, 2024
- **Juneteenth:** June 19, 2024
- **System Consolidation:** June 29, 2024



Don't forget, you can always use our 24/7 online and mobile banking services for your banking needs during these days. These convenient digital tools allow you to check balances, transfer funds, pay bills, and deposit checks even when our branches are closed.

Thank you for adjusting your in-person banking plans around these dates. We appreciate your understanding and are committed to serving you through our online and mobile platforms on these holidays.



CONTACT US TODAY.

Mailing Address:
14 Research Dr, Bethel, CT 06801

Main Branch:
14 Research Dr, Bethel, CT 06801
Telephone: 203-796-4500
Monday – Friday 8:30am – 5pm

Boston Branch:
1 Gillette Park, Boston, MA 02127
Telephone: 617-463-2709
Monday – Friday 8am – 4:00pm

Western CT Branch of Soundview:
2 Stony Hill Road, Bethel, CT 06801
Telephone: 203-791-9399

Toll Free: 1-800-722-2936

Fax: 203-791-3225

EFT Routing Number: 221183159

Report a Lost/Stolen Visa® Credit Card:
1-833-541-0777

Customer Service Visa® Credit Card:
1-833-541-0763

Report a Lost/Stolen Visa® Debit Card:
1-833-933-1681



Federally insured by NCUA

MAXIMIZE YOUR EARNINGS WITH A KASASA CASH® CHECKING ACCOUNT

As the season changes and we welcome the renewal and growth that comes with spring, it's a perfect time to give your financial well-being some much-needed attention and care. We want to remind our members about the **Kasasa Cash® Checking Account**, a new offering that sprouted from our merger with Western CT CU. It offers a simple and effective way to nurture and increase your savings. Enjoy:

- **Better Interest Rates:** 5.00% APY* on balances up to \$25,000.
- **Always Be Earning:** Get 0.25% APY* on balances over \$25,000, and 0.05% APY* if monthly goals aren't met.
- **ATM Fee Refunds:** Up to \$25 refunded each month for other banks' ATM fees.*



No Hassles:

- No minimum balance required.
- No monthly maintenance fees.
- Free Visa® Debit Card.
- Start with just \$25.00.



Earn Rewards When You...

- Make at least 12 debit card purchases a month.
- Sign up for eStatements.
- Log in to online banking.

Don't forget, since SoundView is open to the immediate family of current members, those closest to you can also open this account and enjoy the benefits!

Open Your Account Today:

Head over to our Western CT branch at 2 Stony Hill Rd. or call 203-791-3933 to get started. Please note that this account is available exclusively at this location until our system conversion is completed on 7/1/2024. Even if you don't meet the monthly goals once in a while, the account remains free and you'll still earn a base interest rate. Take advantage of this offer and grow your savings with us!

*Qualification Information: Account transactions must post and settle during the Monthly Qualification Cycle for rewards eligibility. The "Monthly Qualification Cycle" starts one day before the first banking day and ends one day before the last banking day of the statement cycle. Visit our website or contact us for exact cycle dates. Reward Information: When Kasasa Cash account qualifications are met, daily balances up to \$25,000 earn a dividend rate of 4.889% (APY of 5.00%); balances over \$25,000 earn a dividend rate of 0.249% on the portion above \$25,000, resulting in an APY range of 5.00% to 1.20%. ATM withdrawal fee reimbursements are up to \$25 per cycle. If ATM fees are estimated, adjustments are made with transaction receipt within 60 days. Without qualification, the dividend rate is 0.049% (APY 0.05%), and ATM fees are not refunded. Dividends are credited on the last day of the statement cycle. APY accurate as of 4/1/2024; rates may change after account opening. No minimum balance required for rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. Additional Information: Membership restrictions apply. Requirements include account approval, conditions, qualifications, limits, timeframes, enrollments, and log-ons. Contact us for more information, details, restrictions, reward calculations, cycle dates, and enrollment instructions. Federally insured by NCUA. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.