



WELCOME TO SIKORSKY CREDIT UNION





Welcome to Sikorsky Credit Union!

Welcome to Sikorsky Credit Union, we are glad you are here! You've joined the #1 Credit Union in CT with a community 62,000+ members strong.

All Sikorsky Credit Union members enjoy access to loans with great rates, deposit accounts with no or low fees, digital services so you can bank your way and fast, friendly, local service. We encourage you to check out all the Credit Union has to offer and take a moment to sign up for Online Banking and download our Mobile App. From there you can manage your finances 24/7, sign up for eStatements, move money, deposit checks and more.

We hope you will consider Sikorsky Credit Union as your primary financial institution. Moving your money here could help save you more. Our wide range of savings, certificate and money market accounts feature great rates and flexible terms. We also have checking account options to fit your needs and lifestyle.

We're one of the area's top lenders and offer exceptional terms on home loans, auto loans and personal loans. We also have Visa credit card options for all spending habits. If you're looking to buy a home, refinance, obtain a home equity line of credit or are in the market to purchase a new (or used) set of wheels, please check out our programs and low rates.

As a member of Sikorsky Credit Union, you agree to our products and services, fees and agreements. If you have questions or are looking for more information, please visit our website at www.sikorskycu.org or call Member Services at 203-377-2252. We are here to help make this transition as seamless as possible.

Again, welcome to Sikorsky Credit Union, we look forward to providing you with an exceptional banking experience.

Sincerely,

President and Chief Executive Officer
Sikorsky Credit Union

Key Dates to Keep In Mind

Friday, September 22th

McKesson Federal CU Bill Pay sunsets (refer to page 4 in this booklet).

Monday, September 25th - Friday, September 29th

Prepare early by scheduling any payments and withdrawing any cash you would need for the weekend.

Friday, September 29th

All McKesson Federal CU branch offices will close at 4:00 p.m. on Friday, September 29th. After 4:00 p.m. you will no longer be able to access your accounts through McKesson Federal CU's online banking portal and your McKesson Federal CU debit card will become inactive.

Monday, October 2nd

Once you have activated and selected your PIN (please refer to page 5 in this booklet), you can begin using your Sikorsky Credit Union Visa debit card. Register and access your accounts through Sikorsky Credit Union's online banking portal or visit one of our convenient branch locations, including the branch office at Griffin Hospital.

Questions & Answers About Sikorsky Credit Union And The Merger

Who is Sikorsky Credit Union?

Sikorsky Credit Union has been serving the needs of the Connecticut community since 1948. Starting as a Credit Union in the Sikorsky division of United Aircraft, seven members pooled together \$35 in assets. At the time, the Credit Union was called Sikorsky Aircraft Employees Federal Credit Union and by the end of 1948 we had 614 members and assets of \$27,576 with loans to members of \$19,960.

In 1973, the Credit Union's name was shortened to Sikorsky Federal Credit Union. As the needs of our members expanded, so did the variety and services offered. At the end of 2000, the Credit Union converted to a state charter with community field of membership. Sikorsky Credit Union currently serves everyone who lives, works, worships or volunteers in Fairfield, New Haven and Hartford Counties.

Today, Sikorsky Credit Union is one of the largest Credit Unions in Connecticut with over 62,000 members and \$1.1 billion in assets. Sikorsky Credit Union is insured by the National Credit Union Administration, an agency of the U.S. Government. The NCUA insures each member's share and IRA account to \$250,000.

What will happen to the current McKesson Federal Credit Union branch offices after the merger?

The McKesson Federal Credit Union main branch office location in Stratford will be closed, however Sikorsky Credit Union's Stationhouse Square Branch (2505 Main Street, Stratford) is less than two miles from that location. The Milford branch office of McKesson Federal Credit Union will also be closed. The Griffin Hospital branch office will remain open and operational at its current location (130 Division Street, 1st Floor, Derby, CT). The branch office hours will remain the same, 9:30 a.m. - 4:00 p.m. Mon, Wed, Thurs & Fri. Following the merger, McKesson Federal Credit Union members will have access to nine Sikorsky Credit Union public branches and you will have the opportunity to utilize Sikorsky Credit Union's Online/Mobile Banking platform and suite of services starting October 2nd.

Will my member account number change?

You may continue to access your accounts at McKesson Federal Credit Union with your current account number until the close of business on Friday, September 29, 2023. Following the merger, account two digit suffixes will no longer be used. Instead your member number with the two digit suffix will simply be combined to be your full account number. We did identify some members with multiple member numbers, those will be merged into one. These members identified will be notified separately.

What happens if I already have accounts at Sikorsky Credit Union?

Thank you for being a member! This transition should be easy for you, all your accounts with McKesson Federal Credit Union will be merged under your Sikorsky Credit Union membership. Starting October 2nd, you will have access to all your accounts in Online and Mobile Banking. Up until 4:00 p.m. on Friday, September 29, 2023, please continue to bank as usual with McKesson Federal Credit Union.

Will my direct deposits and automatic payments continue uninterrupted?

Yes. Your direct deposits and automatic payments will continue uninterrupted.

Will my share to share automatic transfers continue?

Any McKesson Federal Credit Union share to share transfers will need to be reestablished in Sikorsky Credit Union's Online or Mobile Banking as an external transfer.

When can I open new accounts at Sikorsky Credit Union?

Beginning October 2, 2023 you will be able to open additional accounts with Sikorsky Credit Union online or by stopping by one of our branch locations. Sikorsky Credit Union members have access to a wide range of online and mobile banking services so you can bank 24/7. Members can deposit a check using the mobile banking app, pay bills, transfer money between accounts or make a loan payment online. Our members also enjoy access to thousands of ATMs across the nation through the Allpoint/SUM network. We encourage you to review our products and services on our website (www.sikorskycu.org) or stop by one of our convenient branch locations after October 2nd to connect with one of our friendly Member Service Representatives.

Will there be any change to my share accounts or share certificate accounts?

The rates and terms on existing share certificates will remain the same through your maturity date. Sikorsky Credit Union's Share Savings Accounts, Money Markets, IRAs, Certificates and Club Accounts dividends will be paid to your account monthly.

Can I continue to use my McKesson Federal Credit Union paper checks?

Yes, you can still use your remaining stock of checks. Once your stock is depleted, you can reorder directly through Sikorsky Credit Union's Online or Mobile Banking portal.

Will there be any change to my loan accounts?

The existing terms of your loan agreements, including your payment due date, will also remain the same when your loan is transferred to Sikorsky Credit Union.

How do I make my loan payments?

Loan payments should be mailed to Sikorsky Credit Union at P.O. Box 305, Stratford, CT 06615. We offer additional flexibility to make payments in one of our branches or through Online Banking from your Sikorsky Credit Union account or an outside financial institution.

What if my loan is currently set up for automatic payments?

If your loan is paid automatically by transferring funds from an existing McKesson Federal CU account, this will continue after the merger.

What if I have auto payments set up more frequently than monthly for my loan?

If your account is set up for internal auto payments either weekly or biweekly, you will need to reset up your payments in Sikorsky Credit Union's Online Banking system following the merger.

How will my NCUA insurance be affected if I have accounts at both Credit Unions?

You do not need to make any changes to your accounts at this time. The NCUA will continue to insure accounts from each Credit Union separately for six months following the date of the merger, even when combined deposits exceed the \$250,000 limit. Share certificates will continue to be separately insured until the earliest maturity date after the end of the six-month period.

What happens when McKesson Federal Credit Union's Bill Pay sunsets on September 22nd?

Please manually pay any bills due after September 22nd. Please make note of any payees and their information to be re-entered on Sikorsky Credit Union's Online Banking Bill Pay on or after October 2nd. Refer to McKesson Federal Credit Union's website for more information.

When will I receive my first Sikorsky Credit Union account statement?

Your first Sikorsky Credit Union account statement will cover the period from October 1, 2023 to October 31, 2023 and will be mailed to you shortly thereafter. If you have only savings account products, you will receive quarterly statements starting with the December 31, 2023 statement. Sikorsky Credit Union will mail your statement to the address you have on file with McKesson Federal Credit Union. If you prefer, we can help you set up eStatements, which you can conveniently access via our Online Banking service. After October 2nd, one of our Member Service Representatives can help you set up Online Banking and eStatements. We encourage you to sign up for eStatements to avoid any fees, please refer to our schedule of fees for more information.

What is Sikorsky Credit Union's Routing and Transit Number?

Sikorsky Credit Union's Routing Transit Number is: 221180806.

When can I enroll in Online Banking?

You can enroll in Online Banking beginning October 2, 2023. To enroll, visit our website at www.sikorskycu.org, click on 'Log In' in the upper right hand corner, then select 'Register for Online Banking.' You can also visit any of our convenient branch offices where one of our Member Service Representatives can assist you with setting up Online Banking, or call our Member Service Center at (203) 377-2252.

Where can I find out more about Sikorsky Credit Union's products and services?

You can learn more about everything Sikorsky Credit Union has to offer on our website (www.sikorskycu.org). Check out our great rates on savings accounts, certificates and money markets. Open a checking or savings account or apply from a loan. We also have helpful tips and information on managing your finances and keeping your accounts safe.

What happens if I haven't used my McKesson Federal Union account lately?

If you haven't used your McKesson Federal Credit Union account in 12 months, please process a transaction prior to September 29, 2023 on one of your membership accounts to ensure your account remains active.

Where do I find more information on Sikorsky Credit Union Visa Credit Cards?

Please visit our website at www.sikorskycu.org to check out all of our Visa credit card options. As a reminder, the McKesson Federal Credit Union credit card program will no longer be effective following the merger. If you have a McKesson Federal Union credit card, please refer to the instructions in the separate mailing you received.

Will I receive a new debit card?

Yes, if you have an existing active McKesson Federal Credit Union debit card, you will receive a new Sikorsky Credit Union Visa debit card shortly before the merger in a separate mailing. On October 2nd, please call the number (866-985-2273) located on the sticker on your new Sikorsky Credit Union debit card to activate it and select a PIN.

What happens if I have an IRA with McKesson Federal Credit Union?

IRA owners will be receiving a separate mailing which will require your signature for Sikorsky Credit Union to become your new account custodian.

FCRA Negative Information Notice

We may report information about your loan and credit card account(s) to credit bureaus. Your credit report may reflect late payments, missed payments, or other defaults on your loan and credit card account(s).

Sikorsky Credit Union - Contact Information

Bank 24/7 online at www.sikorskycu.org or through our Mobile App.

Member Service	(203) 377-2252 or (888) 753-5553
	Monday - Friday: 9:00 - 5:00, Saturday: 9:00 - 12:00
Main Office	1000 Oronoque Lane, Stratford, CT 06614 (ATM at location)
Lobby Hours:	Monday – Friday: 9:00 – 4:00, Saturday: 9:00 – 12:00
Drive-Up Hours:	Monday – Friday: 8:30 – 4:00, Saturday: 9:00 – 12:00
Bridgeport City Hall	45 Lyon Terrace, Room 225, Bridgeport, CT 06604
Lobby Hours:	Monday – Friday: 8:30 – 4:00
Brookfield	3 Federal Road, Brookfield, CT 06804 (ATM at location)
Lobby Hours:	Monday – Friday: 9:00 – 5:00, Saturday: 9:00 – 12:00
Derby - Griffin Hospital	130 Division Street, 1st Floor, Derby, CT 06418
Lobby Hours:	Monday, Wednesday, Thursday, Friday: 9:30 – 4:00
Milford	15 Turnpike Square (Post Road) Milford, CT 06460 (ATM at location)
Lobby Hours:	Monday – Friday: 9:00 – 5:00, Saturday: 9:00 – 12:00
Drive-Up Hours:	Monday – Friday: 8:30 – 5:00, Saturday: 9:00 – 12:00
Seymour	253 West Street/Route 67, Seymour, CT 06483 (ATM at location)
Lobby Hours:	Monday – Friday: 9:00 – 5:00, Saturday: 9:00 – 12:00
Drive-Up Hours:	Monday – Friday: 8:30 – 5:00, Saturday: 9:00 – 12:00
Shelton	711 Bridgeport Avenue, Shelton, CT 06484 (ATM at location)
Lobby Hours:	Monday – Friday: 9:00 – 5:00, Saturday: 9:00 – 12:00
Drive-Up Hours:	Monday – Friday: 8:30 – 5:00, Saturday: 9:00 – 12:00
Stationhouse Sq	2505 Main Street, Stratford, CT 06615 (ATM at location)
Lobby Hours:	Monday – Friday: 9:00 – 5:00, Saturday: 9:00 – 12:00
Trumbull	945 White Plains Road, Trumbull, CT 06611 (ATM at location)
Lobby Hours:	Monday – Friday: 9:00 – 5:00, Saturday: 9:00 – 12:00

Checking & Savings

Checking Accounts

Low cost checking accounts available.

Savings and Money Market Accounts

Earn more and build a stronger financial foundation.

Certificates

Maximize your savings with flexible term options.

Early Advantage Account

Young savers can learn the value of money.

Retirement Accounts

Savings and certificates to save for your future.

Invest

Access to a Financial Consultant to plan for your future.

Mortgages & Loans

Mortgage Loans

Great rates on your next purchase or refinance.

Home Equity

Put your plans into action with a loan or line.

Auto Loans

New, used or refinance options.

Visa Credit Cards

Credit card options to meet your needs.

Personal Loans

Take on a big project or address expenses.

Lines of Credit

Write yourself a loan whenever life happens.

Bank Your Way

Bank how you want, whether you visit one of our convenient branch locations or bank online 24/7.

Access to Nine Convenient Locations

Visit one of our nine convenient locations to take care of all your financial needs. Our branches even feature Saturday hours!

Online Banking & Bill Pay

Monitor your account, transfer funds, pay bills, set up alerts and more.

Mobile Banking

Access your accounts 24/7 on your mobile device from anywhere. Deposit checks through mobile deposit.

eStatements

Quick, safe and convenient!

Smart Teller

Check balances, transfer funds, make payments, order checks and more.

ATMs

Surcharge free ATMs through the Allpoint/Sum Network