



July 14, 2025

Full Name  
Address 1  
Address 2  
City, State ZIP

On June 2, 2025, we reached out via letter/email to explain some of the great benefits you can enjoy in a couple of months. Today, we're pleased to share that final conversion of **Credit Union Advantage (CUA) into Zeal will take place on Saturday, August 30, 2025**. After this date, you can officially transact at all Zeal locations and can begin taking advantage of everything we have to offer, from easily opening additional accounts online to building your credit with Fresh Start loans.

**Beginning August 30<sup>th</sup>**, you will need to enroll in Online/Mobile Banking with Zeal. For members with Debit Cards, a new Zeal Debit Card will be mailed to you, which requires activation before use. Any current ACH Direct Deposit will remain in place after conversion. Due to the timing of Labor Day weekend, the Zeal team will be available to assist you in this process once back in the office on Tuesday, September 2<sup>nd</sup>.

Included, please find the following documents for your records:

- Account Agreement Disclosure
- Truth in Savings Disclosure
- Fee Schedule
- Product/Share Conversion Chart
- PAT (Personal Audio Teller) and Zelle Deconversion Notices

Also included, please find the following document that requires action: \*

- Discretionary Overdraft Protection Agreement (formerly "Advantage Pay" at CUA)

Even if you're already enrolled in "Advantage Pay" at CUA, you will need to Opt-In/Request or Opt-Out/Decline Discretionary Overdraft Protection in the case that a Debit/ACH transaction is posted without the necessary available funds in your checking account. Please **fill out the form provided** and **return it by mail (prepaid envelope enclosed) or in-person to any Zeal Credit Union branch** for processing.

For all information about this merger timeline, frequently asked questions, and more, scan the QR code to the bottom right of this page. More **personalized information will come via direct mail/email in the upcoming months** (for example, product/service changes, credit card information, etc.), please keep an eye out for further communications.

**Please continue to keep an eye on your mailbox (and inbox) moving forward.** We can't wait to see you in all the branch locations!

Colleen Chapman  
VP of Member Experience



Scan for more  
merger information.