

# CUA → Zeal Credit Union Merger

## Detailed Member FAQ

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### About the Merger

**Q: Why is this happening?** A: Credit Union Advantage merged with Zeal Credit Union on January 1, 2025. The final conversion of your accounts happens **August 30, 2025**. This brings you access to more branches, ATMs, and services, while maintaining the personal service you're used to.

**Q: Is my money safe?** A: Absolutely. Both credit unions are federally insured, and your funds are completely protected throughout this transition.

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### Your Accounts

**Q: What happens to my account balances?** A: Nothing changes. Every penny transfers exactly as-is to your new Zeal account(s).

**Q: Will my account numbers change?** A: Yes. We mailed a letter with your Zeal account and member numbers in mid-August. Please refer to this communication for your new Zeal Credit Union member and account numbers.

**Q: What about my account history?** A: Recent statements (up to 2 years if you had eStatements) will be available in Zeal's online banking. For older history, contact us at **(248) 368-7969**.

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### Cards & Access

**Q: When do I get my new ATM/Debit card?** A: New Zeal Debit/ATM cards were mailed mid-to-late August. You can **activate your new card after 5pm on August 29<sup>th</sup>** when your former CUA debit/ATM card(s) stop working.

**Q: What about my credit card?** A: Your existing credit cards will remain as is with **no changes** until at least summer 2026. For assistance, continue using the number on the

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back of your card: **(800) 237-6211**. To pay your credit card online, enroll today at [ezcardinfo.com](http://ezcardinfo.com).

**Q: How do I access online banking?** A: You can **pre-enroll now at [ZealCU.org](http://ZealCU.org)**, but won't be able to log in until August 30th. Make sure your email address matches what's on file.

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## Products & Services

### Savings Accounts

- **Regular Share** → Regular Membership Savings
- **Penny Saver** → Regular Membership Savings (Rock Star ages 0-11, NextGen ages 12-17)
- **Christmas Club** → Christmas Club (no change)

### Checking Accounts

- **All CUA checking types** → Dividend Checking or Free Checking (based on your current account)

### Certificates of Deposit (CDs)

- **CDs under \$1,000** → Move to Regular Membership Savings at maturity
- **CDs over \$1,000** → Convert to equivalent Zeal CD terms

### Loans

- **Vehicle loans** → No changes
- **Personal loans** → No changes
- **Home equity** → Same terms (HELOCs continue annual rate adjustments)
- **Mortgages** → Already transferred to Zeal, serviced by The Mortgage Center

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## What You Need to Do

### Before August 30th

- ☐ **Update Direct Deposits:** Give employers/benefits the new routing number (272477694) and your new account number (coming by mail).

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- ☐ **Activate New Cards:** Call the number on your new Zeal debit card after 5pm on August 29<sup>th</sup>.
- ☐ **Update Automatic Payments:** Provide new routing/account numbers to utilities, loans, etc.
- ☐ **Handle Bill Pay:** Service stops August 26<sup>th</sup> - pay any scheduled bills manually or wait to set up Zeal's Bill Pay on August 30<sup>th</sup>.

## Beginning August 30<sup>th</sup>

- ☐ **Set Up New Services:** Enroll in Bill Pay, mobile deposit, and account transfers through Zeal's online banking.
- ☐ **Get New Checks:** Bring old checks to any Zeal branch for free replacement.

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## Branch & ATM Access

**Your Current Branch:** 22250 Providence Dr, Southfield

- Same hours, now called "Southfield-Providence"
- Partners with main Zeal Southfield branch for account services.

### **Additional Zeal Branches (12 locations):**

- Allen Park, Dearborn, Detroit, Livonia (Middlebelt and Newburgh branches), Lyon Crossing, Southfield, Southgate, Taylor, Walled Lake, Westland, Woodhaven

**ATMs:** Continue using the 3 current CUA ATMs for withdrawals, plus access to all Zeal ATMs and CO-OP network locations.

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## Fees & Rates

**Q: Will my fees change?** A: Most fees remain similar. You'll receive Zeal's Fee Schedule with your conversion materials. It can also be accessed on our [website here](#).

**Q: What about my loan rates?** A: All loan terms and rates stay exactly the same. Current loan and share rates can be found on our website at [ZealCU.org/Rates](http://ZealCU.org/Rates).

**Q: Do I need to maintain a minimum balance?** A: Zeal requires a \$5 membership deposit (same as CUA's requirements).

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## Overdraft Protection

**Important:** Even if you had overdraft protection at CUA, you must opt-in again for everyday debit card and ATM overdraft coverage. Forms were mailed in July or can be completed at any branch. You can also download and print the form by [clicking here](#).

- **Current Overdraft Limits under \$500** → Set to Zeal's Limit of \$500
  - **Current Overdraft Limits of \$1,000** → Will remain at \$1,000
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## Getting Help

### Immediate Questions (Before Aug 30)

- **CUA:** (248) 996-6070
- **Hours:** Monday-Thursday 9am-4:30pm, Friday 9am-5pm

### After Conversion (After Aug 30)

- **Zeal:** (800) 321-8570
- **Online:** [ZealCU.org](https://ZealCU.org)
- **Zeal Branch Hours and Locations** can be found at [ZealCU.org/Locations](https://ZealCU.org/Locations).

### Mortgage Questions

- **The Mortgage Center:** (800) 353-4449 (no change)

### Credit Card Questions

- **CUA Credit Cards:** (800) 237-6211 or [ezcardinfo.com](https://ezcardinfo.com)
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## What's Better with Zeal

- **More branches:** 12 locations vs. 1
  - **More ATMs:** Expanded network access
  - **Enhanced online banking:** Fully integrated online and mobile banking platform
  - **More services:** Additional loan products and financial services
  - **Same personal service:** Local decision-making and member focus
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