



Hardworking Americans  
Have Banked on Us  
For Over 70 Years  
(and you can too!)

competitive rates • flexible terms • intuitive digital banking  
**CHARACTER • EMPATHY • PASSION**

Hello Kristen,

On June 2, 2025, we reached out via letter/email to explain some of the great benefits you can start enjoying soon as a member of Zeal Credit Union. A **second letter** (dated July 14, 2025) is **on its way to your mailbox - so keep an eye out!** It will come in a 9x11 envelope and include a lot of useful information such as disclosures, key dates, and more.

Included in the July 14th mailing, you will find the following documents for your records:

- [Member Account Agreement Disclosure](#)
- [Truth in Savings Disclosure](#)
- [Fee Schedule](#)
- [Product/Share Conversion Chart](#)
- [PAT \(Personal Audio Teller\) and Bill Pay/Zelle Deconversion Notices](#)

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

- [Discretionary Overdraft Protection Agreement \(formerly known as "Advantage Pay" at CUA\)](#)

Digital Disclosures

Even if you're already enrolled in "Advantage Pay" at CUA, you will need to fill out the form to Request/Opt-In or Decline/Opt-Out of Discretionary Overdraft Protection, in the case that a Debit/ACH transaction is posted without the necessary available funds in your Zeal Checking Account. Please **fill out the required information** and **return it by mail** (using the prepaid envelope included in the July 14th mailer) or **in-person** to any Zeal Credit Union branch for processing.

Beginning August 30<sup>th</sup>, you will also need to:

- Enroll in online/mobile banking with Zeal
- Activate your new Zeal Visa Debit Card (to be mailed next month)
- Set up any recurring drafts and **update financial information** with external partners to ensure your new Zeal routing number is in place (272477694)
  - Your current ACH Direct Deposit will remain in place.

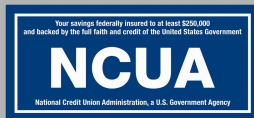
**After Saturday, August 30th**, you can officially transact at all Zeal branch locations, along with taking advantage of everything Zeal Credit Union has to offer. Easily open additional accounts online, build your credit with a Fresh Start loan, and enjoy a newly-updated, personalized digital banking experience - all with the credit union Hardworking Americans have banked on for over 70 years.

For all information about this merger's timeline, frequently asked questions, and more, [click here to be directed to Zeal's merger webpage](#). More **personalized information will come via direct mail/email in the upcoming months** (for example, product/service changes, credit card information, etc.).

**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  
Zeal Credit Union

[Learn More](#)



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