



PRACTICING THE ART OF YES

You've got questions. We've got answers.

Teamsters Local #222 FCU and Utah First Credit Union

What do I need to worry about?

Check your new Utah First account. See, nothing to worry about.

What do I need to do?

Enjoy your movie tickets. Enroll in Online Banking. Activate your debit card. Let that car merge in front of you. Give someone a smile. Carry on.

What happens to my current Teamsters FCU account(s)?

They get the royal treatment. Your account(s) will be moved to Utah First and will receive every associated benefit we offer. Your balances remain unchanged. Your electronic deposits remain unchanged. Your electronic payments remain unchanged. This transition to Utah First will be entirely seamless to you.

Will I get a new account number?

Yes, your account number will change...a little bit. But, you can always access your account by using your name.

What will happen to my checking account?

It gets even better! Your checking account is now a Utah First e-Checking account. Learn about all the benefits of e-Checking at UtahFirst.com.

Will I get new checks?

Yes! Because you'll have a new account number, you'll need new checks. Expect to receive them the week of March 27th. Please use your existing Teamsters FCU checks until March 31st. Start using your new Utah First checks on April 1st. Remember to destroy all old Teamsters FCU checks.

Will I get a new debit card?

Yes! You will receive a Utah First Platinum Debit rewards card the week of March 27th. That's right, a debit card with rewards! Be sure to activate your card when it arrives.

Will I still get a monthly Account Statement?

Yes! At the end of March, you will receive a Closing Statement from Teamsters FCU. You will also receive an Opening Statement from Utah First to assure you that balances are correct. All future Statements (beginning with your April Statement) will come from Utah First either by mail or electronically.



PRACTICING THE ART OF YES

What will happen to my direct deposits? (This is what really matters, right?)

Your direct deposits will continue without interruption. All direct deposits will post to your account on the effective date. Payroll will be available first thing on payday. Yes!

What will happen to my automatic payments?

Your automatic payments will continue without interruption. We say “Yes” to on time payments!

How do I set up Online and Mobile Banking?

It's easy! Follow these simple steps:

1. Go to **UtahFirst.com**
2. In the upper right corner, mouse over “**Options**” and click “**First Time User**”
3. Follow the instructions and in no time you'll be set up
4. Now, download the Mobile Banking App by searching “**Utah First**” in your app store

Who should I contact if I have questions about my new Utah First account?

We promise a smooth transition, but sometimes there are questions. Should you have a question or concern, please call Naleen or Chontae—our two incredible merger specialists. Their number: **801-320-2600**.

What information can I find on the website, UtahFirst.com?

Just about everything you need. Banking services, Yes! Sports scores, No.

- Features and benefits of your new checking account
- Branch, service center and ATM locations
- Consumer loan options and applications
- Mortgage, real estate, and home equity loan options and applications
- Savings and investment options ready to open online
- And a whole host of business services

Will my banking get easier?

Yes! In fact, it already has. And not only easier, but better. Utah First is a full-service financial institution, ready to serve you at any of our branches, service centers, online, or in the palm of your hand. Learn more about our products, services and account access at **UtahFirst.com**.