

# Klamath

*Public Employees FCU*  
a division of Pacific Crest

## Migration Guide






# Growing Together

---

## Let's celebrate!

We're combining our systems and soon you'll have access to more products, services, and member benefits. We've been working for months to make this planned transition to Pacific Crest systems as simple and smooth as possible. There will be limited access to your accounts and services during the transition and there may be items that require some action from you. Look for this symbol  throughout the guide to indicate important details or action required.

## To Do List

- ☒ **Plan ahead for June 28th - July 3rd** | details on page 3
- ☐ **Activate new debit or credit card(s)** | details on page 6
- ☐ **Register for Online Banking or Mobile App** | details on page 13
- ☐ **Enroll in E-statements** | details on page 14
- ☐ **Setup automatic bill payments** | details page 15

# Table of Contents

---

<b>System Migration</b>	Schedule • Updates	pg 3
<b>Accounts</b>	Checking • Cards • Savings • Business • Certificates • Youth	pg 4 - 8
<b>Loans</b>	Payment address • HELOCs • Credit Card disputes	pg 9 - 10
<b>Services</b>	Billpay • Direct Deposit • Online Banking • Mobile App	pg 11 - 16
<b>Locations</b>	Branches • ATMs	pg 17
<b>FAQs</b>		pg 18

# System Migration

## ! Please plan ahead

During the System Migration, your accounts will be inaccessible and many products and services will be unavailable. In order to migrate to new systems, we have to “freeze” the old systems and reconcile thousands of Klamath Public accounts in the new system before any transactions can take place. We will have a team working around the clock on that weekend to make the process as quick as possible.

**We recommend that you plan to withdraw cash, or have other forms of payment prepared for the duration of the migration.** Our systems are being merged with Pacific Crest’s and their systems will also be affected during the migration.

Klamath <i>Public Employees FCU</i>				Pacific Crest FEDERAL CREDIT UNION		
Jun 28	Jun 29	Jun 30	Jul 1	Jul 2	Jul 3	Jul 4
Debit and Credit Cards	Turned off				Activate and use new card(s)	
Online, Mobile App, Billpay, Phone Banking		Shutdown			Register and use new systems	
Klamath Public Branch Lobby, Phone systems		Closing @ 3pm on Friday			Open	Holiday

## Real time updates

We know you'll be ready to start using services as soon as they come back online. Visit **[mypcfcu.org/migration](https://mypcfcu.org/migration)** for real time updates. We will announce as soon as products and services become available.

# Accounts

---

Effective July 1st, your accounts will automatically migrate to the New Account Names shown below. You'll find some high level information about changes in the following pages. For complete consumer account details, please refer to the included **Agreements and Disclosures** and **Account Disclosure Rate Supplement and Schedule of Fees and Charges** documents (also available upon request).

Account Name	New Account Name
Regular Shares	Membership Savings
Second or Third Regular Shares	Additional Savings
Association Shares	Additional Savings
Holiday Club, Vacation Club	Annual Savings
Kids Club	Pathfinder Savings
Preferred Shares	Money Market
Share Certificate	Term Share Certificate
Share Draft, Second Share Draft, Electronic Share Draft	Rewards Checking
Business Share Draft	Business Checking



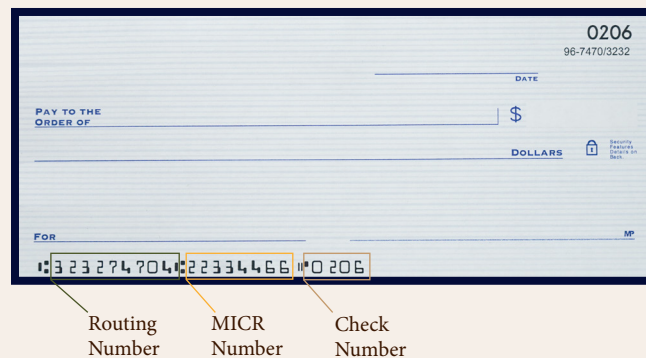
## Membership Numbers will be 10 digits

To determine your new number, start with your existing account number and insert a "1" and "0's" to the left of the number until it reaches ten digits in length. **Example:** Account number 12345 becomes 1000012345.

# Checking Accounts

---

**! The Routing Number is changing,  
Your MICR Number will not change**



The current routing number is 323274678. This number will continue to function for at least one year. Any automatic debits coming from your checking account, checks that you write, or direct deposits will continue to work for at least one year. **The new routing number is: 323274704. This number should be used to update direct deposit, set up automatic bill payments, and when ordering new checks.**

## Physical Checks

Your current checks will continue to function as normal for at least 1 year. Please contact us when you are ready to order new checks. If ordering from a third party, be sure to use the new routing number 323274704.

# Debit and Credit Cards

---



All Klamath Public debit and credit cards are being updated to Pacific Crest cards. **Your current Klamath Public card(s) will cease to function on June 28th.** Your new card(s) will be arriving soon. Please watch your mailbox for a birthday card size envelope. For increased mailbox safety, the envelope will not say Klamath Public, or Pacific Crest anywhere on the exterior. **You can activate and begin using your new card(s) on July 3rd.** Your new card(s) can be used anywhere Visa® is accepted and at over 30,000+ CO-OP ATMs surcharge free.

## **Your new card will have a new number**

If your current Klamath Public card(s) are setup at any vendors to auto-charge for bills or services (cell phone bill or Netflix for example), you will need to update the card information with that company. More detailed information about other automatic payments can be found on page 11.

**Debit Card Foreign Transaction Charge:** With the activation of your new debit card, the Foreign Transaction Charge will change from 0.80% to 1.00% on final settlement amounts. This will include foreign currency transactions in U.S. Dollars and each U.S. Dollar transaction that occurs in a foreign country.

# Youth Accounts

---

Pathfinder Youth Accounts are designed to help kids navigate their way to financial health. Pathfinder accounts consist of four stages that grow with the family. Much more than a savings account, by the time it comes to leave the nest, Pathfinders can have:

- **A healthy savings account**
- **A higher-earning deposit certificate**
- **A debit card connected to their own checking account**
- **Tools to establish credit**

If you are under 18 on July 3rd your savings and checking accounts will automatically update to Pathfinder accounts. If you currently have both a Kids Club and a Regular Shares Account, the Kids Club Accounts will update to an Additional Savings account.

Visit your nearest branch or [myPCFCU.org/pathfinder](http://myPCFCU.org/pathfinder) to learn about all the new options available.





# Share Certificates

---

Your current share certificate accounts will continue to accrue dividends at the same rate disclosed at opening or the last renewal. Near the time of renewal, a notice will be mailed with payout and renewal options. If you choose to renew (or if no choice is made), the certificate will migrate to a Term Share Certificate with the closest available term and balance according to the tier structure at time of renewal.

For complete account details, please refer to the included **Agreements and Disclosures** and **Account Disclosure Rate Supplement and Schedule of Fees and Charges** documents (also available upon request). For the most current rates, please visit [myPCFCU.org/rates](http://myPCFCU.org/rates).

## Business Accounts

---

**Savings:** Regular Share Accounts that are associated with a business entity will migrate to a Business Membership Savings. If a business entity did not have a Regular Share Account, a Business Membership Savings will be opened on July 3rd. Authorized signers associated with the existing business accounts will automatically be signers on any new accounts.

**Checking:** Business Share Draft Accounts will migrate to Business Checking Accounts.

For complete account details, please refer to the included **Commercial Agreements and Disclosures** and **Commercial Account Disclosure Rate Supplement and Schedule of Fees and Charges** documents (also available upon request).

# Loans

---

Your existing Klamath Public loan(s), interest rate, payment amount, term, and payment schedule will remain the same unless otherwise disclosed. There are a changes about how to report errors, disputes, loss, or theft for Home Equity Lines of Credit and Credit Cards as outlined below.

## **Home Equity Line of Credit**

The address to report errors on your statement has changed. If you think there is an error on your statement, write to us at PO Box 1179, Klamath Falls, OR 97601. Please include your account name and number, the dollar amount of the suspected error, and a description of the suspected error. You must contact us within 60 days after the error appeared on your statement.

## **Credit Card Dispute, Loss, Theft, or Error**

To notify us of the loss, theft, or possible unauthorized use of your Pacific Crest debit or credit card, call 800.570.0265 during regular business hours, or 888.810.8582 during non-business hours. International callers may call collect at 541.850.7777. You may also write to us at PO Box 1179, Klamath Falls, OR 97601.

If you think there is an error on your statement, write to us at PO Box 1179, Klamath Falls, OR 97601. Please include your account name and number, the dollar amount of the suspected error, and a description of the suspected error. You must contact us within 60 days after the error appeared on your statement and at least 3 business days before an automated payment if you'd like the payment to be stopped.

## **Loan Payments**

If your automatic payments were set up by Klamath Public for a Klamath Public loan, automatic payments will continue to occur. This applies for payments being drawn from a Klamath Public account or from an external Financial Institution.

If your automatic payments were set up at another Financial Institution, or you manually mail payment, please update the payment address to:

**Pacific Crest FCU  
PO Box 1179  
Klamath Falls, OR 97601**

## **Expanded Loan Options**

Beginning July 3rd, more loan products and options will be available to help you reach your goals.

- **Vehicle Loans**

- Auto
- RV, Boat, Powersports, Non-commercial equipment

- **Home Loans**

- Mortgages including VA, FHA, HUD and Conventional
- Land + lot loans, Construction loans
- Home Equity Line of Credit

- **Business Loans**

- Commercial Real Estate
- Operating Lines of Credit
- Business Credit Cards

# Services

---

Current Service Name	New Service Name
Check Free Bill Payment	Billpay
Virtual Branch	Online Banking at myPCFCU.org
Touch Banking	myPCFCU App
Audio Response Teller	Telephone Banking
Card Valet	Card Controls App

## **Check Free Bill Pay (Automatic Payments)**

**Prior to June 30th, login to Check Free and copy the information for each of your payees.** This includes: amount, scheduled payment dates, name, address, and account number. Cancel any payments scheduled for June 30th or beyond.

**Payment information will not transfer to the new Billpay system.** You will need the payee information to use the new Billpay service, which is available to you starting July 3rd. See page 15 for setup details.

**Payments scheduled to pay on or after June 30th will not process.** Your access to the Check Free Bill Payment service will end sometime on June 30th. After that time, you will not have access to view, initiate, cancel, or adjust payments.

Some payments are made from Check Free via check by mail – checks already in the mail on June 30th will process as normal.



## Overdraft Protection

Overdraft protection links multiple accounts to automatically draw funds in the event of an overdraft. Many members choose to link a checking account to a savings account. If you have overdraft protection already setup at Klamath Public, the links will migrate with your accounts or loans. Visit us in-person or call 800.570.0265 for more information.

## Courtesy Pay

Courtesy Pay enables the Credit Union to make payment on your behalf in the event of an accidental overdraft. Consumer Checking Accounts have this feature enabled by default for checks and automatic bill payments. For complete details, see the included **Information About Overdrafts and Courtesy Pay Overdraft Service**.

Many members choose to enable Courtesy Pay for their everyday debit card and ATM transactions. Fill out and return the included **What You Need to Know About Overdrafts and Overdraft Fees** form in order to opt-in to this service.

## Direct Deposit

If you have direct deposit set up with your employer or an agency, such as Social Security, the current routing number will continue to function for at least 1 year. We recommend you update your routing number at your employer or agency within the next year. **The new routing number is 323274704.**

## VIP Members

The Klamath Public VIP Membership program will be discontinued on June 30th.

# Online Banking

If you already have accounts and are registered for Online Banking at Pacific Crest, simply use your existing login to view your Klamath Public Accounts beginning July 3rd.

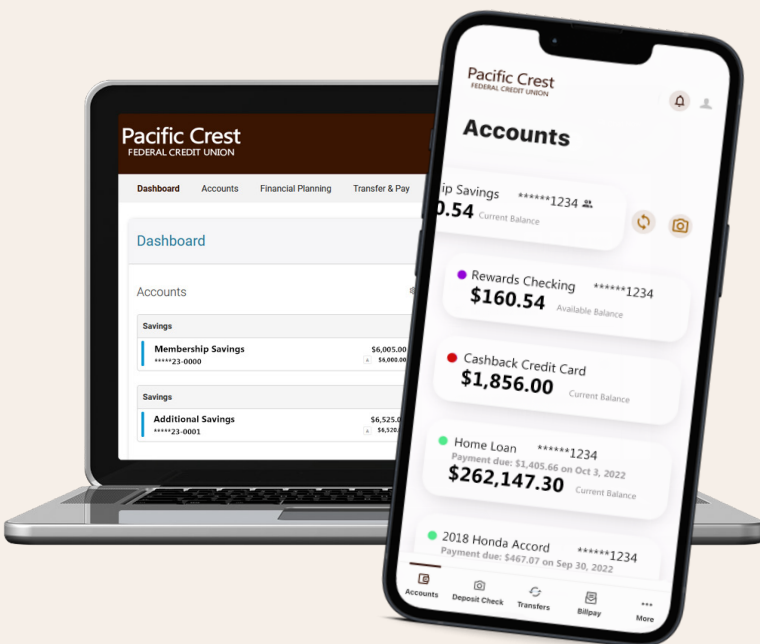
If you are new to Pacific Crest's online services, start by registering with the myPCFCU mobile app or visit [online.mypcfcu.org](https://online.mypcfcu.org) beginning July 3rd.



**Beginning July 3rd**  
**Download the myPCFCU app**  
**Or visit [online.mypcfcu.org](https://online.mypcfcu.org)**



## Bank from home or on the go



### Check Your Balance

Monitor all of your PCFCU accounts and loans in one convenient place.

### Deposit a Check

Snap pictures of your checks to deposit them straight into your account.

### Make a Loan Payment

Making payments couldn't be easier with the Transfers button.

### Billpay

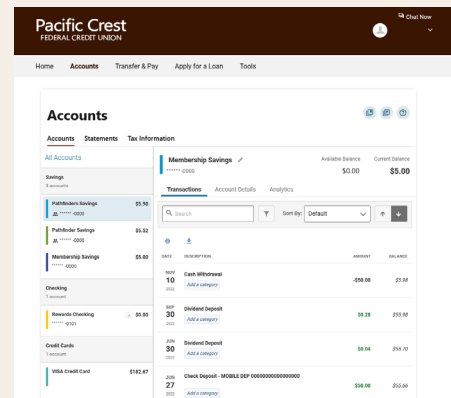
Pay all your bills from one place.

## ! Online Banking Security

Each person associated with an account should create their own login. All of your accounts will be accessible with one single login. Never share your login information with anyone.

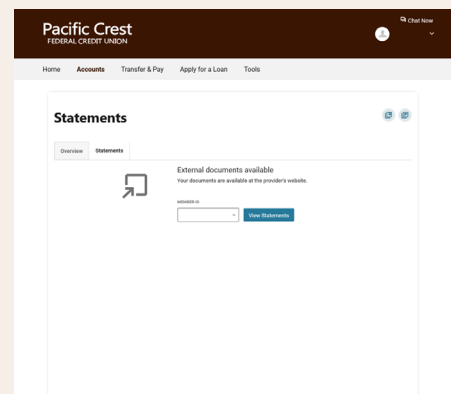
## Accounts

Access all your accounts and loans in one convenient place. On July 3rd, all your associated accounts will be visible on the accounts dashboard.



## Statements

Two years of statements and Tax Forms are always within reach, no file cabinets needed.



## ! Enroll in E-Statements

Your preference for electronic statements will not migrate from Klamath Public. **E-Statement enrollment is required to qualify for the highest dividend rate on Rewards Checking Accounts.** Steps to enroll:

1. Login to Online Banking or the myPCFCU App
2. Select Accounts > Statements
3. Choose Subscription Settings, then the gear icon
4. Choose Online, then Continue

## **Setup Billpay**

To setup recurring payments or easily send one-time payments to businesses or individuals:

1. **Log into Online Banking or the myPCFCU App**
2. **Select Billpay**
3. **Set up your security questions**
3. **Enter payee information for the company or person you will pay**
4. **Schedule payment (recurring or one-time)**

Note: Your automatic bill payments set up in the Check Free system will not migrate from Klamath Public (see page 11).

## myPCFCU Cards Controls App

---

Your new Pacific Crest card(s) are not compatible with the Card Valet service. Beginning July 3rd, the myPCFCU Card Controls App will be available for any activated Pacific Crest cards.

### **Lock Misplaced Cards**

Lost card? Temporarily lock it while you search for it.

### **Set Dollar Limits**

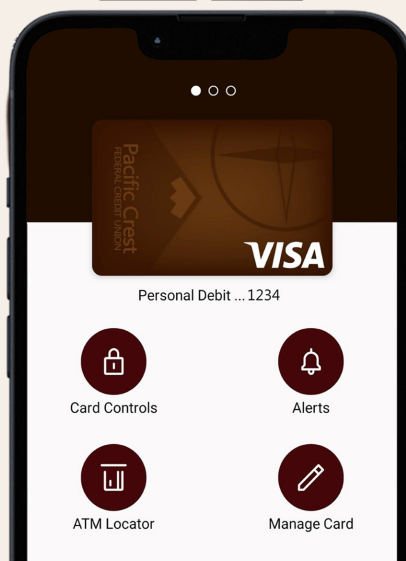
Block transactions over a set dollar amount.

### **Get Alerts When Card Is Used**

Receive alerts via text, email, or push notifications whenever your card is used.

Services | 15

Available on:



### **Block Purchase Types**

Block online, ATM, or international transactions.

### **Manage All Your PCFCU Cards in one Place**

Set up controls and alerts for all of your PCFCU credit and debit cards in one app.

### **Search For Surcharge Free ATMs**

Minimize fees by using one of 30,000+ surcharge free CO-OP ATMs.



# Telephone Banking

---

Banking via touchtone telephone is available on July 3<sup>rd</sup>. With telephone banking you'll be able to check balances, make transfers, and make payments.

Call **800.570.0265** and select the **Call 24 Audio Response System** option to get started. To login you'll need your Membership number (see page 4), the Social Security or Tax ID Number and Date of Birth of the primary account holder.

Follow the voice prompts to setup your PIN. The PIN must be 6-digits, cannot start with a 0, and cannot repeat any digits.

# Locations


---

**Beginning July 3rd, you will be able to do your in-person banking at any Pacific Crest location or ATM.**

Branch	Location	Open Times
Klamath Branch	3737 Shasta Way Klamath Falls, OR 97603	Mon - Thu: 9:00am - 5:00pm Fri: 9:30am - 6:00pm
Washburn Branch	2972 Washburn Way Klamath Falls, OR 97603	Mon, Fri: 9:00am - 6:00pm Tues - Thu: 9:00am - 5:00pm ATM available 24/7
Galpin Lane Branch	6450 Galpin Lane Klamath Falls, OR 97603	Mon, Fri: 9:00am - 6:00pm Tue - Thu: 9:00am - 5:00pm Sat (Drive-Up): 10:00am - 2:00pm ATM available 24/7
Lakeview Branch	123 North G Street Lakeview, OR 97630	Mon - Thu: 9:00am - 5:00pm Fri: 9:00am - 6:00pm Closed daily 1:00pm - 2:00pm ATM available 24/7
Alturas Branch	1030 N. Main St, Suite 101 Alturas, CA 96101	Mon - Thu: 9:00am - 5:00pm Fri: 9:00am - 6:00pm Closed daily 1:00pm - 2:00pm
Christmas Valley Branch	57269 Park Road Christmas Valley, OR 97641	Mon - Fri: 11:00am - 5:30pm Closed daily 2:00pm - 2 :30pm
Local Call Center	800.570.0265	Mon, Fri: 8:30am - 6:00pm Tues - Thu: 8:30am - 5:00pm

## ATMs

---

Your new Debit and Credit Card(s) can access 30,000+ surcharge free ATMs nationwide through the CO-OP network. To find the nearest CO-OP ATM, check [myPCFCU.org/locations-atms/](https://myPCFCU.org/locations-atms/) Look for the  logo.

# FAQs

---

## What if I already have an account at Pacific Crest?

Your existing Pacific Crest accounts will continue to function as normal. When your Klamath Public accounts migrate, it may result in duplicates – such as two Savings accounts or two Checking Accounts. You can continue to use both as desired, or consolidate any time after July 3rd by visiting a branch or contacting us at 800.570.0265.

## Will my accounts still be insured?

On the effective date of the merger (February 1, 2023), each Klamath Public Employees FCU member maintained full membership rights to Pacific Crest FCU. Your accounts are insured by the National Credit Union Share Insurance Fund. Share accounts maintained in different rights or capacities, or forms of ownership, may each be insured up to the \$250,000 standard maximum share insurance amount. If you have more than \$250,000 in combined deposits as a result of the merger, your share insurance may be affected. Please contact us for details.

## Will fees be different?

The fee structure will change on July 1st. For consumer accounts please refer to the included **Agreements and Disclosures** and **Account Disclosure Rate Supplement and Schedule of Fees and Charges** for more details. For business accounts please refer to the included **Commercial Agreements and Disclosures** and **Commercial Account Disclosure Rate Supplement and Schedule of Fees and Charges** documents.

## Will the phone number or website change?

Beginning July 1st, please use myPCFCU.org for online services. Call 800.570.0265 to reach our communications team in Klamath Falls.

## Contact Us

Email: [members@mypcfcu.org](mailto:members@mypcfcu.org)

Phone: 800.570.0265

Online: [myPCFCU.org](http://myPCFCU.org)



NMLS # 412720

Federally Insured by NCUA