



November 2024

**Important Information Regarding Your Rochester Area State EFCU Account(s)**

Dear Valued Member,

Effective this July, Rochester Area State Employees' Federal Credit Union became Rochester & Monroe County Employees' Federal Credit Union.

On behalf of Rochester & Monroe County EFCU, we would like to welcome you to Rochester & Monroe County EFCU! From its beginning in 1935 Rochester Area State EFCU has a long history of improving the financial well-being of its members. Rochester & Monroe County EFCU shares this commitment, and we are honored to continue that important legacy, bringing you and your family much more from your credit union membership.

Beginning Monday, December 2, 2024, you will have access to more branches and new products and services will be available to you as a Rochester & Monroe County EFCU member with the same personalized high-quality service you've always enjoyed at Rochester Area State EFCU.

While there will be changes to your account beginning November 26, 2024, we are working hard to make the transition to Rochester & Monroe County EFCU as smooth as possible for you.

Enclosed you will find a quick start guide with important information regarding your Rochester & Monroe County EFCU account(s) and membership. Please take a moment to review and file with your important papers for future reference.

We want to again welcome you to Rochester & Monroe County EFCU. If you have any questions about the enclosed materials, please don't hesitate to visit a branch or call us. We are excited to be your credit union and look forward to having you as a member. We are dedicated to building upon your Rochester Area State EFCU experience and helping you build a better life in all your financial needs in the years ahead.

Sincerely,

A handwritten signature in black ink, appearing to read "Andrea Thune".

Andrea Thune

CEO, Rochester & Monroe County Employees' Federal Credit Union

# Welcome to

## ROCHESTER AND MONROE COUNTY EMPLOYEES FEDERAL CREDIT UNION



Quick Guide to your account transition.  
Please visit [rocmon.org](http://rocmon.org) for additional information



**Rochester & Monroe County**  
Employees Federal Credit Union

## IMPORTANT DATES

### Friday, November 22, 2024

- FINAL DAY TO CREATE BILL PAYMENT IN BILL PAY

### Tuesday, November 26, 2024

- Activate your new debit and credit card.
- Online banking will be unavailable beginning at 4:00pm.

### Wednesday, November 27, 2024

- Buffalo Road office closed for the day
- Goodman St. and Fitzhugh St. closed at noon for conversion
- Begin using your new debit card and credit card
- Conversion will be completed in the evening
  - Log into new online banking at [www.rocmon.org](http://www.rocmon.org) by using your account number and last 4 digits of your social security number
  - Download the ROCMON app in the Apple, Google or Samsung Store
  - Link your Visa Credit Card in online banking

### Thursday, November 28, 2024

- All branches **CLOSED** for Thanksgiving

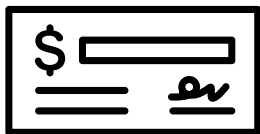
### Friday, November 29, 2024

- All branches **CLOSED** for Thanksgiving
- Phone support available at 585-272-0020

### Monday, December 2, 2024

- Branches reopen 9:30 - 4:00
- Branch locations are:
  - 2300 Buffalo Road - Bldg. 400B, Rochester, NY 14624
  - 460 N Goodman St., Rochester, NY 14609
  - 40 Fitzhugh Street N., Rochester, NY 14614

## IMPORTANT INFORMATION



### Checks and Checking Accounts

- Routing and Account Numbers will remain the same
- Checks will continue to be honored
- Electronic payments will continue to clear as scheduled



### Debit and ATM Cards

You will receive your new Rochester and Monroe County EFCU debit card no later than **Friday, November 22, 2024**.

#### IMPORTANT:

- Although you may continue to use your Rochester Area State EFCU Debit Card through the end of the day Monday, December 3, 2024, you will not be able to see balances through the ATM beginning Tuesday, November 26th.
- Your Rochester Area State EFCU Debit Card may have a lower daily limit during the conversion period.

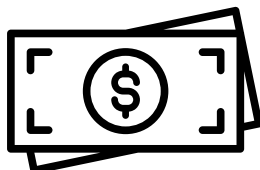


### Visa Credit Cards

You will receive your new Rochester and Monroe County EFCU credit card no later than **Friday, November 22, 2024**.

#### IMPORTANT:

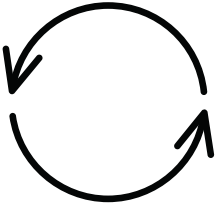
- Begin using your new Rochester and Monroe County EFCU Visa Credit Card on Wednesday, November 27, 2024.
- Activation instructions for your new card will be provided with your new credit card that will be mailed to you.
- Your Annual Percentage Rate and any account fees will remain unchanged.
- Access your credit card through online banking
- Your new due date will be the 13th of each month



### Direct Deposit and Automatic Payments

- All existing direct deposits & automatic payments will continue to be processed without interruption.

## IMPORTANT INFORMATION



### ACH

All existing automatic credits or payments/debits will continue to be processed without interruption.



### Bill Pay

Bill Pay allows you to make payments, track payments and manage finances all in one convenient place. Pay bills online with instant access anytime.

Your existing Rochester Area State Employees Bill Pay will continue to work through Friday, November 22, 2024. Please make a copy of your list of payees. Beginning Thursday, November 28, 2024 you will need to re-establish your payees after you have registered with Rochester & Monroe County's Bill Pay service.

Once you've successfully logged into Rochester & Monroe County's Online Banking, you can enroll in Bill Pay. Click on the Bill Pay tab and follow the instructions to add payees.

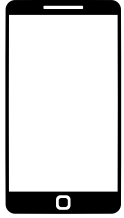


### Online Banking Setup

**Beginning Thursday, November 29, 2024**

- Navigate to [rocmon.org](http://rocmon.org)
- Select Login
  - Username is your member number
  - Password is the last four of your social security number
- Change your password - 10 characters, upper case, lower case, number and special character
- Register your home or mobile device
- Begin using your new online banking experience

## IMPORTANT INFORMATION



### Mobile Banking

- Download the mobile app from the Apple, Google or Samsung store
- Use the same login and password used for online banking



### Remote Deposit Capture

- Deposit checks conveniently and securely using our app. Deposits can only be made to your Rochester & Monroe County Federal Credit Union accounts. Funds are normally received within 1 business day.
- Deposit Limits:
  - Not to exceed \$2,500.00 per check
  - Not to exceed \$5,000.00 per day



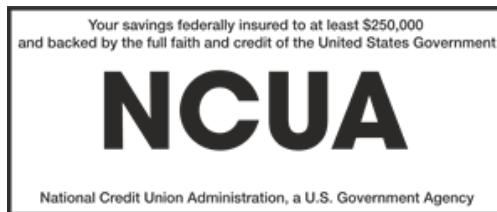
### Important Disclosures

Enclosed you will find your account disclosures including:

- Membership and Account Agreement
- Funds Availability Policy of Deposits
- Electronic Funds Transfer Agreement
- Truth-In-Savings Disclosure
- Privacy Notice



*We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.*



*Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government Agency National Credit Union Administration, a U.S. Government Agency*