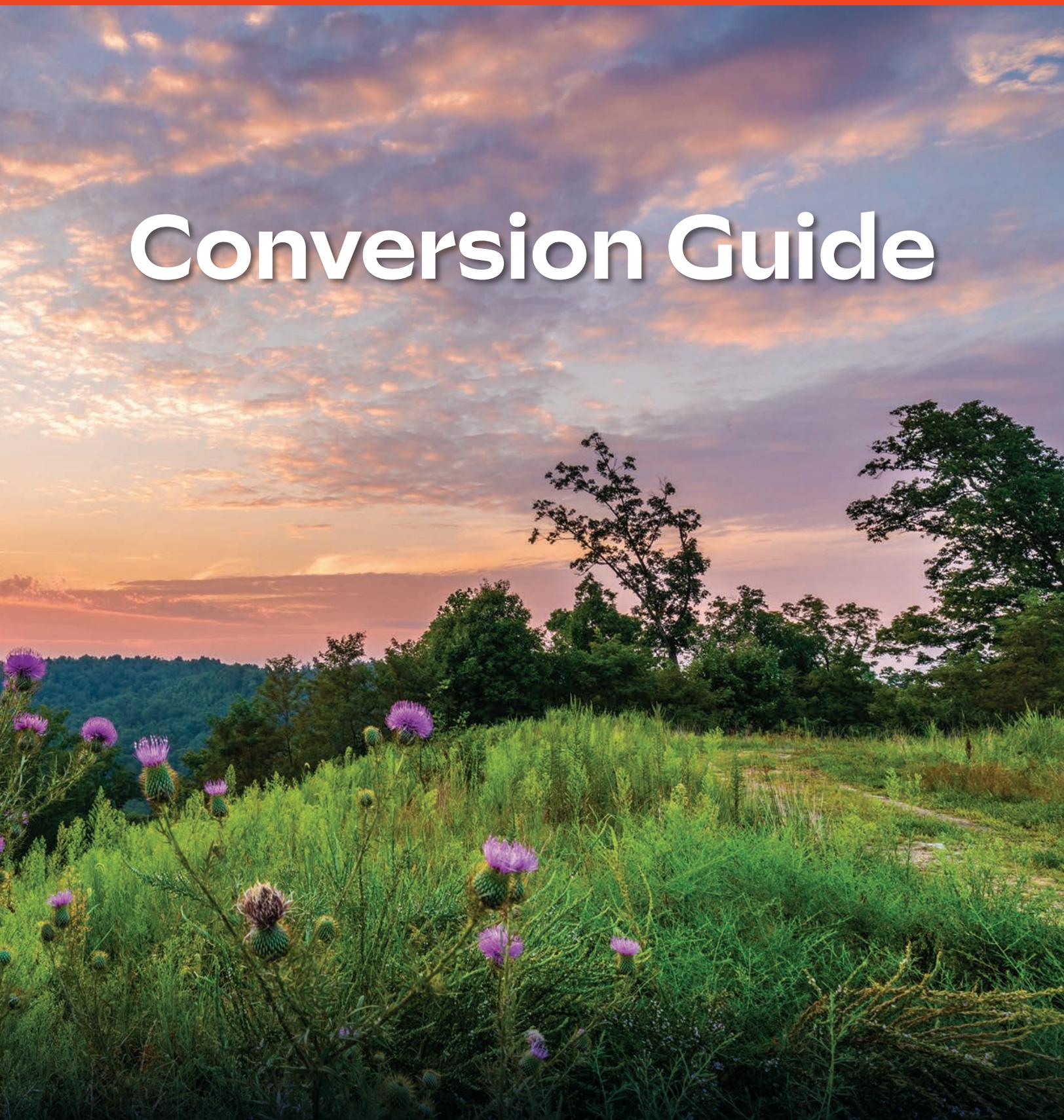




Conversion Guide



Welcome to Y-12 Credit Union

We're here for every *why*.

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Conversion Checklist

Before Conversion

Confirm your phone number

This helps with debit card activation and signing in to Digital Banking.

Save your statements

Print or download your March statement and transaction history through April 10. Some past statements may not be immediately available after conversion.

List recurring debit card payments

Note subscriptions and automatic payments to monitor later.

Important Dates

March 24 – Card delivery complete

Your new Y-12 Credit Union Visa® debit card has arrived. Confirm you have your card and keep it handy for activation.

April 6 – Activate your new debit card

You won't be able to use it yet, but activate it and keep it in a safe place until conversion.

April 9 (5 p.m.) – Bill Pay reminder

FSB Bill Pay will go offline, but scheduled payments will continue to process.

April 10 – Transition in progress

- Online banking unavailable starting at 9 a.m.
- Branches and drive-thrus close at 4 p.m.

After Conversion (Starting April 13)

Log in to Digital Banking

Visit y12fcu.org or use the mobile app.

Enroll in eStatements

Get statements faster and more securely – and avoid a paper statement fee.

Monitor recurring payments

Confirm automatic payments are processing correctly.

Start using your new debit card

Enjoy all the benefits of your new Credit Union account.

Visa is a registered trademark of Visa International Services Association.

Account Information and Structure

Member Number

As part of the conversion, you will receive a new member number, and each of your accounts will be identified by a two-digit suffix. Instead of having a completely different account number for each product, you will have one member number with suffixes that indicate each account type. This structure is standard for credit unions and will make it easier to manage all your accounts under one profile.

Primary Share

All members have a Primary Share (Savings) Account with a \$1 minimum balance that represents your ownership in the Credit Union. A Primary Share Account will be opened and funded for you as part of the conversion.

Here's an example of how FSB account numbers compare to the new Y-12 Credit Union format:

Y-12 Credit Union Account Numbers		FSB Account Numbers	
Member Number	555555	N/A	N/A
Primary Share	555555-00	N/A	N/A
Secondary Share	555555-05	Savings	111111
Everyday Checking	555555-91	Checking	222222
Share Certificate	555555-30	CD	333333
Loan	555555-01	Loan	444444

All FSB accounts will be converted to comparable Y-12 Credit Union accounts. You'll receive a personalized letter outlining your specific changes.

Recurring Deposits and Withdrawals

Recurring deposits or withdrawals already set up using the FSB routing number will continue to work without interruption.

Routing Number

Y-12 Credit Union's routing number is 264281432. You will only need to use this number when setting up new deposits or payments.



Personal Deposit Accounts

While we have done our best to convert your current account to a comparable one on our system, we understand you may have different account needs. If you discover after conversion that you need a different account from the one selected for you, please visit your local branch or call 800-482-1043 to request a change.

Savings Accounts

FSB Product Name	Y-12 Credit Union Product Name
Kids Club Savings Legacy Savings	Secondary Share

Checking Accounts

FSB Product Name	Y-12 Credit Union Product Name
Home Equity Checking Legacy Checking Now Account Sp Rate Simple Checking	Everyday Checking
Fresh Start Checking	Opportunity Checking
Premier Checking	High Yield Checking
HSA Checking	HSA Individual (All HSA accounts will convert as individual accounts. Please contact us if you need a family account.)

Club Advantage Accounts

FSB Product Name	Y-12 Credit Union Product Name
Club Advantage A, B, C	Club Advantage A, B, C

The Club Advantage Accounts are grandfathered and are no longer offered.

Money Market Accounts

FSB Product Name	Y-12 Credit Union Product Name
Premier Money Market	Money Market
Money Market Special Prime Money Market	FSB Money Market

The FSB Money Market Account is grandfathered and is no longer offered.

Business Deposit Accounts

While we have done our best to convert your current account to a comparable one on our system, we understand you may have different account needs. If you discover after conversion, that you need a different account from the one selected for you, please visit your local branch or call 800-482-1043 to request a change.

Business Savings Accounts

FSB Product Name	Y-12 Credit Union Product Name
Legacy Business Savings	Business Secondary Share

Business Checking Accounts

FSB Product Name	Y-12 Credit Union Product Name
ICS Checking Simple Business Checking	Basic Business Checking
Legacy Business Checking	Advantage Business Checking
Premier Business Checking	Premier Business Checking

Business Money Market Accounts

FSB Product Name	Y-12 Credit Union Product Name
Business Money Market Business Special Money Market Million Dollar Club Premier Business Money Market Prime Business Money Market	Business High Yield Money Market

See enclosed account disclosures for minimum balance requirements, dividends, statement frequency, and fees.



Share Certificate Accounts

All personal, business, and IRA Certificates of Deposit (CDs) will convert to Share Certificates with the same rate and maturity date.

Checking Accounts

Checks

Continue using your FSB checks until they run out. When you reorder, new checks will include your updated routing and account numbers.

Overdraft Protection

Your current overdraft protection will transfer to your new Y-12 Credit Union checking account.

- If you have overdraft transfers from another account, this service will continue on your new account.
- If you have overdraft protection that pays items when your balance is negative, this service will continue through Courtesy Pay. Your limit will not change.



Debit Cards

By now, you should have received your new Y-12 Credit Union Visa® debit card.

- **Card Activation:** Beginning Monday, April 6, call the phone number listed on the sticker attached to the card. Please call from the phone number listed on your account. Activate your card by entering the last 4 digits of your Social Security number, date of birth, and ZIP code.

Joint account holder records may not have all required information on file. If you are unable to activate the card using your information, please try again using the primary member's information. If you need assistance with activation, call us at 800-482-1043 and ask for Card Services.

- **Card Availability:** You can begin using your card on Monday, April 13. Your current FSB debit card will continue to work until then.
- **Planning Ahead:** Please consider completing large or time-sensitive purchases before Friday, April 10; approvals for some transactions may be limited during conversion weekend.
- **Recurring Payments:** We will attempt to transfer your recurring payments tied to your FSB debit card; however, make a list and monitor your accounts to confirm your payment was made as scheduled.



Loan Management

Fixed rate loans will transfer to our system with the same rate, term, and maturity date. Variable rate lines of credit will convert to Y-12 Credit Union rates and terms. Here are a few tips for managing your loan.

- **Digital Banking:** Make your payment by transferring funds from your Y-12 Credit Union account or an external account. Transfers can be made manually, or you can set up a recurring scheduled transfer.
- **Consumer Loan Payment Center:** y12fcu.org/payment-center
 - **Express Pay:** Make your payment with a debit card from another institution. A convenience fee will apply.
 - **Recurring Payments:** Register and set up payments without a fee.
- **Mail:** Send your payments to Y-12 Credit Union, P.O. Box 2512, Oak Ridge, TN 37831-2512.



Safe Deposit Box Information

Safe deposit box fees will be deducted automatically from your account each year on April 1. Due to the timing of conversion weekend, no safe deposit box fees will be deducted on April 1, 2026. If you currently have a safe deposit box, you will receive additional information regarding your box and future billing sometime after conversion.

Digital Banking

Website

The FSB website will redirect to y12fcu.org beginning Monday, April 13. Please update your bookmarks for future reference.

Login

Visit y12fcu.org to log in to Digital Banking.

Primary members: Your username and password will not change, so be sure you know them. You may be prompted to update your password if it does not meet security requirements. You will be required to enter a one-time passcode (OTP) to complete your first login. An accurate mobile number will allow us to text your passcode, making your login quick and easy.

Joint members: You will no longer have a unique username and password. Accounts will have a single login assigned to the primary member that can be shared with you.

Check Images

Clicking a check number in the transaction history will not display a check image. However, you can view 18 months of images through your statements in Digital Banking. For older images, please call us at 800-482-1043.

Transaction History

Transaction history will not transfer into Digital Banking. However, you will still have access to your previous activity through your eStatements, which include up to 18 months of history. A statement for April 1–10 will be available a few days after conversion.

eStatements

Your final FSB statement will be a mailed paper statement, even if you previously received statements electronically. **You must re-enroll to receive eStatements from Y-12 Credit Union.** To sign up, simply click eDocuments in Digital Banking and follow the prompts. The \$2 paper statement fee will be waived until July 31 to provide ample time for enrollment.

Mobile App

You can access Digital Banking by downloading the Y-12 Credit Union mobile app. You can download the app anytime to be prepared for conversion weekend. The FSB mobile app will be disabled on Friday, April 10.

If you normally log in using Face ID, Touch ID, or other facial/biometric recognition, please make sure you know your username and password. You will be prompted to enter your password once, and then you can re-enable biometric login.

Digital Banking: Desktop Setup

1 Log In

Enter the primary member's FSB username and password.

NOTE: You may be required to change your password at initial login if your current password doesn't meet requirements.

2 Multi-Factor Authentication

Select if you want to receive a one-time code via text or phone call.

NOTE: A phone number is required to create your account. If you do not have a phone number listed in your contact information, you must call us at 800-482-1043 to add a number.

3 Verify Information

Enter the verification code sent to the phone number on record, then select if you are on a private or a public device.

Digital Banking: Mobile App Setup

1 Log In

Enter the primary member's username and password.

2 Multi-Factor Authentication

Select if you want to receive a one-time code either via text or phone call.

If you select "Text me," you will receive a confirmation message and a text message that looks like this:

Y-12 FCU:
Reply "994880" to securely confirm your identity and access your account. Reply "deny" to deny access.

iOS Devices



Android Devices



Bill Pay

Bill Pay will convert to EasyPay on Monday, April 13. With EasyPay, you can pay your bills, pay a person, and transfer money to your external accounts, all within Digital Banking.

Bill Pay Conversion to EasyPay

What will transfer to EasyPay:

- Payee information that has been used in the last 24 months
Please log in to EasyPay on or after April 13 to confirm that your billers transferred correctly.
- Scheduled recurring payments
- Future one-time scheduled payments
- Last six months of account history

What will not transfer to EasyPay:

- Inactive payees that have not been used in over 24 months
- History older than six months
- eBills – you will need to add these in EasyPay within Digital Banking
- Billers that are set up under a joint owner's profile

EasyPay Payments

EasyPay payments that can be sent electronically are deducted from your account on the business day before the scheduled delivery date. If funds are not available on the scheduled date, we will be unable to process the payment. If your biller does not accept electronic payments, a check will be mailed.

Telephone Banking

Beginning April 13, you can call our Member Automated Response Service (MARS) at 800-676-3335 to access account information. You will be prompted to enter your member number and set up a new PIN for authentication.

How Is My Money Protected?

Keeping your money safe is our number one priority. As a member, your funds are federally insured by the National Credit Union Share Insurance Fund (NCUSIF), which is overseen by the National Credit Union Administration (NCUA). Funds are insured up to \$250,000 for each account ownership category.

This chart shows how NCUSIF insurance works and how it compares with the FDIC coverage you had with FSB.

Account Category	NCUA Coverage	FDIC Coverage
Single account (one owner)	\$250,000 per owner	\$250,000 per owner
Joint account (more than one owner)	\$250,000 per co-owner	\$250,000 per co-owner
Retirement accounts (including IRAs)	\$250,000 per owner for the combined total of all Traditional and Roth IRAs, which is separate and in addition to coverage for other accounts	\$250,000 per owner
Revocable trust accounts (including Coverdell education savings accounts)	\$250,000 per owner per beneficiary for up to 5 beneficiaries	\$250,000 per owner per beneficiary for up to 5 beneficiaries
Business, association, and government account	\$250,000 per corporation, partnership, unincorporated association, or custodian for a government account	\$250,000 per corporation, partnership, unincorporated association, or custodian for a government account



Not one penny of insured savings has ever been lost by a member of a federally insured credit union.

Want to learn more about NCUA insurance? Scan the QR code or visit y12fcu.org/share-insurance.

Still Local, Now Even Stronger



140k+

member-owners



\$2.7B

in assets



440+

dedicated employees



24

total branches



30k+

surcharge-free ATMs nationwide



5-star

rating for strength and stability by BauerFinancial



\$2.1M

in grants through the Y-12 FCU Gives Foundation since 2017



7+

decades as a trusted local financial partner

Frequently Asked Questions

CREDIT UNION INFORMATION

Q. What's a credit union?

A. Credit unions offer many of the same services as banks — such as deposits, loans, and financial tools — but operate differently. We are not for profit financial cooperatives owned by our members and guided by a volunteer board of directors. Because we return earnings to members, we're able to provide competitive rates, low fees, and a focus on financial well-being.

Q. Why do credit unions refer to their clients as "members" and not "customers"?

A. In a credit union, every member is an equal owner with one vote, meaning there are no shareholders or profit motives. This cooperative structure unites members through a shared field of membership, and profits are returned to members through better rates and fewer fees.

Q. Who can join Y-12 Credit Union?

A. Anyone who lives, works, worships, or attends school within eligible areas of Alabama, Georgia, Kentucky, North Carolina, Tennessee, and Virginia may join. Membership is also available through the Y-12 FCU Gives Foundation, our nonprofit dedicated to fighting childhood hunger.

Q. Who is Y-12 Credit Union?

A. Y-12 Credit Union is a federally chartered financial institution headquartered in Oak Ridge, Tennessee. We have been serving East Tennessee since 1950. Today, we have 24 branches and serve more than 140,000 members in East Tennessee and Southeast Kentucky.

SYSTEM CONVERSION

Q. What is the system conversion timeline?

A. Conversion will take place Friday, April 10, to Monday, April 13. All former FSB accounts will be fully converted when branches open on Monday, April 13.

Q. Can I use my debit card during conversion weekend?

A. Yes. You can use your card as normal, but some larger purchases may be limited on conversion weekend. We recommend making any large purchases before Friday, April 10.

Q. What happens to debit card transactions made during conversion weekend?

A. During conversion, any debit card transactions you make will not post immediately or reflect in your available balance. Transactions will begin posting to your Credit Union account on Monday and will post over the next few days.

Q. Will online and mobile banking be available?

A. These services will be unavailable beginning at 6 a.m. on Friday, April 10. You can access your new Credit Union accounts through Digital Banking on mobile or desktop starting the morning of Monday, April 13.

Q. Will Bill Pay be available?

A. Bill Pay will be unavailable during conversion weekend. Beginning Friday, April 10, at 9 a.m., you will not be able to schedule future-dated payments until the conversion is complete on Monday, April 13. Any bills not scheduled before then will need to be paid in EasyPay on or after Monday, April 13.

GENERAL

Q. What if I already have accounts at both FSB and Y-12 Credit Union?

A. Your FSB account will convert into a new Y-12 Credit Union account, separate from your existing Y-12 Credit Union account. If you'd like help organizing or structuring your accounts in a way that works best for you, our team is here to help.

Q. When can I open new Y-12 Credit Union products and services?

A. All Y-12 Credit Union products and services will be available beginning Monday, April 13. Watch your mailbox for more information on our products and services after the conversion, including some Stronger Together special offers!

Q. Will my rates or fees change?

A. Accounts will follow the Y-12 Credit Union fee schedule. Loan and Share Certificate rates will remain the same. Other products will convert to corresponding products and their associated rates. Please refer to the Truth in Savings disclosure in your welcome packet.

Q. Will my statements change?

A. Yes. You will receive a combined statement for deposit and consumer loan accounts. Combined statements and HELOC statements are mailed at the beginning of each month, or you may enroll in eStatements for quicker, more secure access. Mortgage and business loan accounts have individual statements that are mailed 12–15 days prior to the payment due date.

Q. What is a Primary Share (savings) Account?

A. A Primary Share Account is required for all members and represents your ownership in the Credit Union. Y-12 Credit Union requires a \$1 minimum balance to maintain membership. A Primary Share Account will be opened and funded for you as part of the conversion.



Stay connected to learn more.



LinkedIn:
linkedin.com/company/
y-12-federal-credit-union



Facebook:
facebook.com/y12fcu



Instagram:
instagram.com/y12fcu



YouTube:
youtube.com/@Y12CU

Frequently Asked Questions (continued)

BUSINESS ACCOUNTS

Q. Will my loan officer change?

A. No. You will continue to work with the same person you know and trust.

Q. Will anything change with my business account or loan?

A. Deposit accounts will convert to similar Y-12 Credit Union products. Loan rates and terms will not change. You'll receive a personalized account letter with details.

Q. What about online or mobile banking?

A. You'll have access to Business Digital Banking on Monday, April 13. Your username and password will not change, so be sure you know them. You may be prompted to update your password if it does not meet security requirements. You will be required to enter a one-time passcode (OTP) to complete your first login. An accurate mobile number will allow us to text your passcode, making your login quick and easy. Once you've logged in, you can assign logins for authorized signers.

Q. Who do I contact if I have questions?

A. Call us at 800-482-1043 or chat with us online at y12fcu.org.

Q. How can I stay updated on the conversion?

A. Visit y12fcu.org/strongertogether for the latest information.

You can also visit your local branch.

We're happy to help!

BRANCHES AND ATMS

Q. Will any branches close?

A. All branches and hours of operation will continue to operate normally after conversion. Our focus remains on providing you with the same great service and convenient access you've come to expect.

Q. Will I still see the same employees?

A. Yes. FSB employees have done an incredible job integrating with the Y-12 Credit Union team. We are thrilled to have them on board!

Q. Will employee emails and phone numbers change?

A. Yes. Emails will be updated to the y12fcu.org domain. You can reach us by phone at 800-482-1043.

Q. Will I be able to access my account at Y-12 Credit Union branches?

A. Yes! Beginning Monday, April 13, you'll have access to all Y-12 Credit Union branches. Visit y12fcu.org/locations to find a branch near you.

Q. What about ATMs?

A. You'll have access to more than 30,000 surcharge-free ATMs through the CO-OP Network. You can find these locations at y12fcu.org/atm-locations or in the mobile app.

Q. Will FSB branches be rebranded and remodeled?

A. Yes. Some branch updates are already underway. Middlesboro locations will be complete by Monday, April 13, with additional updates to remaining branches happening throughout the year.

Q. Will call center hours change?

A. Yes. Beginning Monday, April 13, our Member Engagement Center hours are Monday–Friday, 8:30 a.m.–5:30 p.m., and Saturday, 9 a.m.–2 p.m.



Have questions?
We're here to help!



Scan to
learn more.

Growing Locally

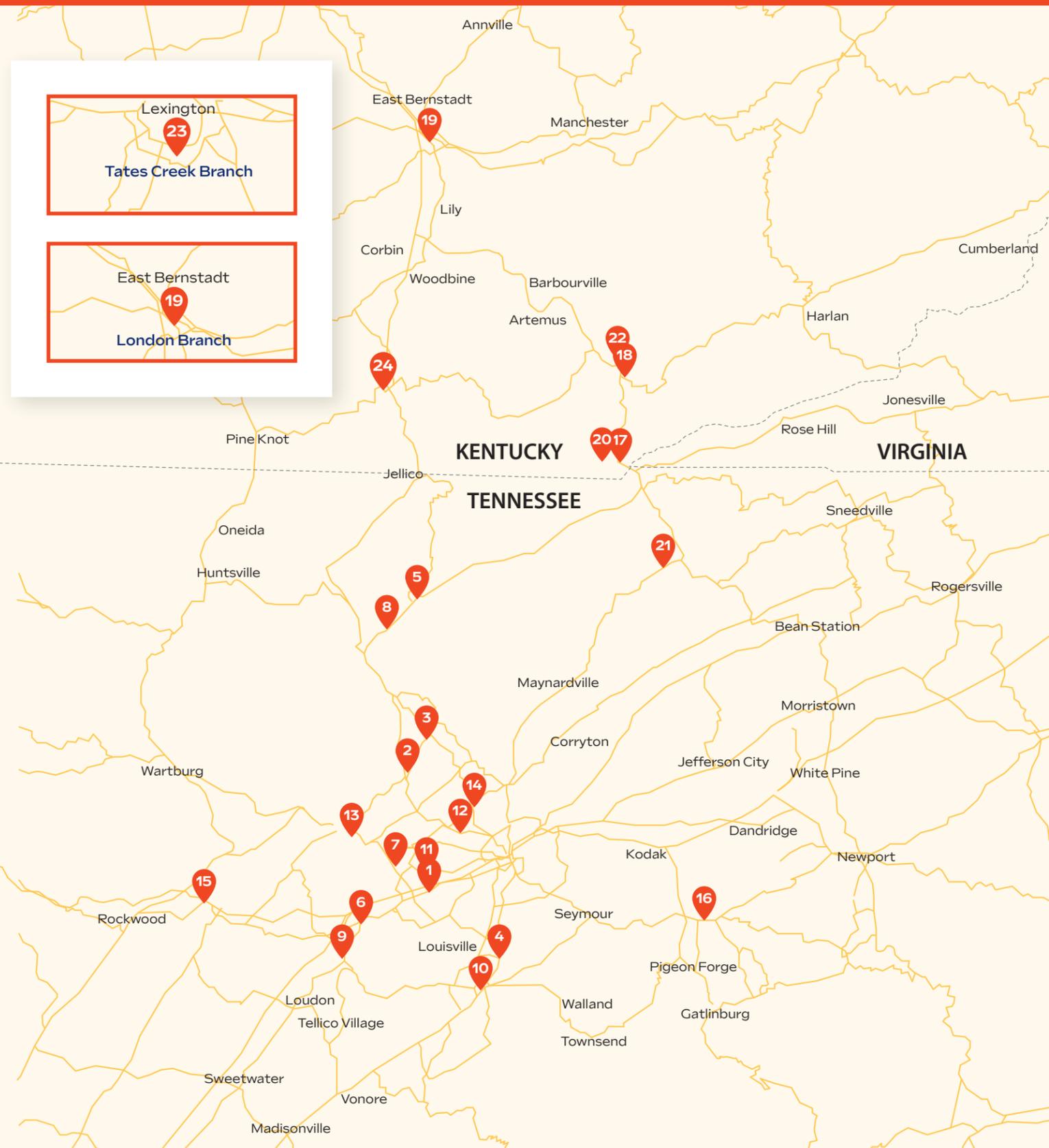
Your day-to-day banking is about to get a lot more convenient. With more locations across the region, you'll enjoy greater flexibility and more options for in-person service, while continuing to receive the same support you rely on today.

FSB Legacy Branches

- 17 Middlesboro East**
815 East Lothbury Avenue
Middlesboro, KY 40965
- 18 Harlan Road Drive-Thru**
287 U.S. Highway 119
Pineville, KY 40977
- 19 London**
400 South Main Street
London, KY 40741
- 20 Middlesboro Main**
1820 Cumberland Avenue
Middlesboro, KY 40965
- 21 New Tazewell**
502 South Broad Street
New Tazewell, TN 37824
- 22 Pineville**
101 Virginia Avenue
Pineville, KY 40977
- 23 Tates Creek**
3620 Walden Drive, Suite 100
Lexington, KY 40517
- 24 Williamsburg**
1048 W. Highway 92
Williamsburg, KY 40769

Beginning Monday, April 13, enjoy access to these Y-12 Credit Union Branches.

- 1 Cedar Bluff**
9245 Kingston Pike
Knoxville, TN 37922
- 2 Clinton**
450 N. Charles Seivers Blvd.
Clinton, TN 37716
- 3 Clinton I-75**
101 Crosspark Drive
Clinton, TN 37716
- 4 Eagleton**
2901 Old Knoxville Highway
Maryville, TN 37804
- 5 East LaFollette**
1011 East Central Avenue
LaFollette, TN 37766
- 6 Farragut**
13128 Kingston Pike
Knoxville, TN 37934
- 7 Hardin Valley**
2377 Cherahala Blvd.
Knoxville, TN 37932
- 8 Jacksboro**
2550 Jacksboro Pike
Jacksboro, TN 37757
- 9 Lenoir City**
391 Highway 321
Lenoir City, TN 37771
- 10 Maryville**
624 W. Lamar Alexander Parkway
Maryville, TN 37801
- 11 Middlebrook Pike**
9133 Middlebrook Pike
Knoxville, TN 37923
- 12 North Knoxville**
6640 Clinton Highway
Knoxville, TN 37912
- 13 Oak Ridge**
501 LaFayette Drive
Oak Ridge, TN 37830
- 14 Powell**
530 East Emory Road
Powell, TN 37849
- 15 Roane County**
1715 Roane State Highway
Harriman, TN 37748
- 16 Sevierville**
1203 Dolly Parton Parkway
Sevierville, TN 37862





Federally Insured
by NCUA.