



## Welcome to 802 Credit Union

On behalf of everyone at 802 Credit Union, I am pleased to extend a warm welcome to you. We are truly excited to have you join our credit union family. As we move toward our formal system conversion on **March 2, 2026**, we are committed to ensuring your transition is smooth, transparent, and well supported.

At 802 Credit Union, we are guided by one core belief: members come first. As a member-owned cooperative, every decision we make is rooted in your best interest. Our goal is to provide the tools, support, and personal service you need to feel confident at every step of your financial journey.

## What You Can Expect as a Member of 802 Credit Union

- **Personalized Service**, from everyday transactions to long-term planning. You will always be met with friendly, local service you can trust.
- **Competitive Products and Services**, offering a range of financial products, including savings, checking, loans, mortgages, investments, and more.
- **Commitment to Community**, where we are proud to give back. You'll often find our team members volunteering, sponsoring local events, and supporting causes that matter right here at home.
- **Convenient Access**, to managing your money in the way that works best for you. Enjoy Online Banking, our Mobile Banking app, and Audio Banking services. You will also have access to twelve branch locations, many with onsite ATMs, along with the CO-OP ATM Network for nationwide surcharge-free access.

## Important Information About Your Account

As part of this transition, updated account disclosures will take effect on **March 2, 2026**. This includes our Privacy Policy, Truth in Savings and Member Agreement, Funds Availability Policy, and our complete Fee Schedule. You can review all these documents at any time by visiting **802CU.com**.

## We Are Here to Help

If you have general questions, our Member Support Center is ready to assist at **800-728-5871**. For account-specific questions, you may also contact the teams in the Bethel, Rochester, or Randolph branches at **800-891-3332**. Your familiar locations will continue to support you as part of our shared future.

Once again, welcome to 802 Credit Union. We are glad you're here, and we look forward to getting to know you and serving your financial needs for many years to come.

Best,

**Sean Gammon**  
*Chief Executive Officer*  
802 Credit Union



**802cu.com | 800-728-5871**



NMLS #409405

Barre | Bellows Falls | Bethel | Brattleboro | Putney | Randolph | Rochester | South Burlington | Springfield | Townshend | White River | Windsor

# Fee Schedule\*

\*Effective as of March 2, 2026.



OTHER SERVICE FEES	
Account Reconciliation	\$15.00/Hour/\$10.00 minimum charge
Account Research	\$15.00/Hour/\$10.00 minimum charge
Cashier/Bank Check	\$ 1.00/Check
Stop Payment - Cashier/Bank Check	\$15.00/Check
Money Orders	\$ 2.00/Check
Inactive/Dormant Account	\$ 5.00/Month after 24 months
Premature Account Closure	\$25.00/Within 6 months
Non-member Check Cashing	\$ 5.00/Check
Returned Mail - USPS	\$ 1.50/Item
Foreign Check Processing	\$ 5.00/Check
Statement Copy	\$ 3.00/Copy
Credit/Debit Replacement Card	-
Standard Shipping	\$ 5.00/Card
Rush Shipping	\$35.00/Card
MONEY MARKET FEES	
Minimum Balance	\$10.00/Month if min. avg daily balance is not met
Transaction Limitations	\$ 5.00/Transaction exceeding 6 per calendar month
WIRE TRANSFER FEES	
Wire Transfer - Outgoing	-
Domestic	\$15.00/Transfer
International (US Funds)	\$35.00/Transfer
International (Foreign Funds)	\$30.00/Transfer
SHARE DRAFT ACCOUNT FEES	
Share Draft Copy	\$ 1.00/Draft
Share Draft Printing	Prices vary depending on style
Stop Payment	\$15.00/Request
Temporary Checks	\$ 2.00/Page - 4 checks
OVERDRAFT FEES	
NSF/Overdraft	\$25.00/Item
NSF Returned Item	\$25.00/Item
Automatic Transfer	\$ 2.00/Transfer
LOAN FEES	
Skip-a-pay (loan)	\$10.00/Loan
SAFE DEPOSIT BOX FEES	
Box Rental	Fee based on size - inquire for options
Key Replacement (when possible)	\$25.00
Drilled Locks	\$350.00



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# FAQ

QUESTION	ANSWER
What are the new benefits?	<ul style="list-style-type: none"> <li>• Lower fees on multiple services</li> <li>• Telephone Banking</li> <li>• Saturday business hours in some locations</li> <li>• Loan Bills</li> <li>• ATM deposits</li> <li>• Local call center with Saturday hours</li> <li>• 12 convenient locations in Vermont</li> <li>• Open additional accounts within online banking</li> <li>• Apply for a loan within online banking</li> <li>• Person to Person transfers with Zelle®</li> <li>• Full Service Bill Pay available on the 802CU mobile app</li> </ul>
What is the schedule for the system upgrade and what services will be affected?	Our upgrade is scheduled for the weekend of 2/27/2026 - 3/01/2026. Several services will be impacted during this time. Please see the Schedule of Availability on our website: <a href="https://802cu.com/partnerships/">802cu.com/partnerships/</a> .
Will my account numbers change?	They are changing slightly. We are able to combine your current account number and suffix. <i>Example:</i> If your share savings account is 123456-001, your new savings account number will be 123456001. If you have checks, your checking account number will now match the full cross reference number listed on the bottom of your checks (often ending in 0200). If you are unsure what this number is or would like to confirm, please call your local branch and we can assist you.
Will my VISA® credit card still work?	Your White River Credit Union VISA® credit card will still work as normal.
Will my VISA® debit card still work?	Your White River Credit Union VISA® debit card will work through Sunday, 3/01/2026. You will be receiving a new 802 Credit Union contactless debit card in mid-February. You will need to activate this new card on or after 2/28/2026. Your White River Credit Union debit card will no longer work on 3/02/2026.
Will my direct deposit, withdrawal or checks clear as normal?	Yes. We will convert your old account number to your slightly changed new account numbers and these will continue to post automatically. There is no need for you to make changes to your account number or routing number and no need to order new checks.
Are my online banking login and password going to change?	Your online banking login will be brought over as part of the transition. We will be reaching out separately to online banking users soon to go over the pre-registration options for you. We expect the pre-registration site will be available to members in early February. We strongly encourage you to pre-register in advance of our upgrade. You will be prompted to create a new online banking password during pre-registration or upon your first login.
What will happen with my online banking scheduled transfers?	The scheduled transfers you currently have set up in online banking will transfer over. Please check to make sure these are set up correctly the first time you log on.
How will my bill pay work?	This will be a new bill pay product in the 802 Credit Union online banking platform and mobile app. You will need to go through the set up process as a new user. We will be reaching out separately to those of you that currently use Bill Pay to help you with this process.
How are the Holiday Accounts changing?	You can disburse funds at any time throughout the year, not just once like with traditional club accounts. You can withdraw money whenever you need it or leave it in the account. There are no automatic payouts—simply contact us or use online banking to transfer funds whenever you choose.
Where can I view the 802 Credit Union disclosures regarding my account?	You can find all of the disclosures on our website at <a href="https://802cu.com/disclosures/">802cu.com/disclosures/</a> .
How will the mobile banking app work?	We have the 802 Credit Union app that is available for you to download and use as of 3/02/2026.
Who can I contact for more information?	If you have any questions as we go through this upgrade process, please feel free to contact us in Bethel, Randolph, or Rochester at 800-891-3332.

# Online Banking at 802 Credit Union

802 Credit Union is excited to announce the change in your online banking services as part of the White River Credit Union partnership with 802 Credit Union.\* As part of our ongoing commitment to providing you with the best financial experience, we offer an online banking platform with enhanced features, improved security, and a user-friendly experience. This change reflects our dedication to meeting your needs and ensuring that your online journey with us is both convenient and secure.

## New Features

- Zelle®
- Apply for a loan from within online banking
- Open a deposit account from within online banking
- Update your contact information from within online banking
- Set up alerts on your accounts
- E-statements and e-notices
- External transfers to other financial institutions
- Full-service Bill Pay on desktop and mobile
- Glia® chat feature to speak live with our Member Support Center Associates

## Contactless Debit Cards

Be on the lookout for your new card. It will arrive via mail in a non-descript envelope in mid-February. When you receive your card, it is important that you **do not activate it immediately**.

## Keep your Current Card

You must continue to use your current White River Credit Union VISA® debit card through Saturday, 2/28/26. Your new 802 Credit Union Mastercard® debit card will not work prior to this date.

## Activate on or AFTER February 28

You will not receive a separate PIN mailing for this card. Your contactless debit card will include an activation instruction sticker with a phone number to call. You will be able to set your own debit card PIN when you call to activate your new card on or after 2/28/26.

**Saturday 2/28/2026:** You can activate your new 802 Credit Union debit card. Once activated, this new card will be ready to use.

**Sunday 3/01/2026:** Your White River Credit Union debit card will work.

**Monday 3/02/2026:** Your White River Credit Union debit card will be disabled.

\*Effective as of March 2, 2026.

