

## WELCOME TO EAST COAST CREDIT UNION A MESSAGE TO ALL LAHAVE RIVER CU MEMBERS

**Effective January 1, 2024, LaHave River officially joins East Coast Credit Union.** Our newly merged credit union builds on our combined strength and shared commitment to serve our members and communities first.

We are starting to integrate our credit union operations to serve members better. It will take some time, however, to complete the process and deliver a fully integrated East Coast experience. We're sharing this update, so you'll know what to expect as we start the year.

### **Banking Services**

It's business as usual for most of your day-to-day banking services. All existing account numbers and debit cards issued by LaHave River will continue to operate as normal and there are no changes to cheques, debit cards, pre-authorized payments, direct deposits, investments, loans, and mortgages. Our goal is to make this transition as seamless as possible for our members.

There are no immediate changes to how you access your online and mobile banking services. Please note, until we fully integrate our systems, you will continue to see references to LaHave River when you visit us in branch, use online or mobile banking and view your statements.

### **New Services & Benefits**

While it will take some time to fully integrate our operations, there are a few immediate benefits available to members.

- **Branch Network:** Members can access banking from East Coast CU's network of 19 branch locations.
- **New Account Packages:** East Coast account packages are being offered to LaHave River members. In the coming weeks, we'll send more information, so you'll know how you benefit from the new options.
- **Member Communications:** LaHave River members will also be included in East Coast Member and Community communications so we can stay connected and informed.
- **Investment and loan offers:** LaHave River members are also currently included in special members offers for deposits and lending. Please be sure to have your email on file so that you are aware of these great offers.

We are excited to be part of East Coast Credit Union and will advise you regularly of any changes to your services or account information as the integration progresses. We also encourage you to stay in touch by visiting our website at [lahaverivercreditunion.ca](http://lahaverivercreditunion.ca) for updates and other FAQs.

On behalf of all the staff of LaHave River Branch, thank you for your continued support and commitment to banking with your credit union. We're excited to be working together with East Coast and look forward to serving and seeing you soon.

## LaHave River Member Question & Answers

Effective January 1, 2024, LaHave River has become part of East Coast Credit Union. Together, we are focused on creating a strong sustainable future backed by a shared commitment to our credit union values and serving people and communities first.

### **On January 1st, can members do banking transactions at any branch location?**

Yes, we are pleased to welcome and serve members at any our 19 branch locations.

### **Will my account number change?**

Over the next few months there will be no changes to account numbers. A key integration activity will be to integrate our banking systems. We will advise members regularly of any changes to services or account information.

### **Does my debit card change?**

Existing debit cards will continue to work as usual. For LaHave River members, the East Coast Credit Union name will eventually be reflected in your bank statements and in your card design when they are reissued.

### **Will my banking services change?**

It's business as usual for cheques, debit cards, pre-authorized payments, investments, loans and mortgages. All existing account numbers and debit cards issued by the legacy credit unions will continue to operate as normal.

### **Are there changes to online or mobile banking?**

There are no immediate changes to online and mobile banking. Members continue to login into online or mobile banking using your existing links and banking information. As we integrate our banking system to serve members better, we expect to offer new services and will be keeping members informed of any changes that affect them.

### **Will there be any changes to my credit card?**

Collabria credit cards held by members will continue to work as usual. LaHave River members will be added to East Coast's services and be issued new cards. We will keep you regularly informed of any changes that affect you.

### **Will members need to do anything different after January 1?**

On January 1 it will be business as usual for all members. Our priority is to minimize member change and disruption. As integration progresses, we will advise members regularly of any upcoming changes.

### **Will rates on my deposits and loans change?**

There are no immediate changes to the rates that apply to existing deposits and loans. As part of our integration, we have aligned the rates at all our branches, so you'll benefit from our competitive savings and lending products regardless of which branch location you choose to visit.

### **Will there be any changes in staff at my branch?**

There are no changes to branch staff because of this merger. This means you'll continue to see the same staff you're used to dealing with at your branch.

**Will the branch close?**

There are no plans to close the LaHave River branch. We are pleased to serve members from 19 branch locations.

**How does this merger benefit members?**

You'll continue to receive the same personalized service from the staff you know at your local branch. Many LaHave River members will immediately benefit from East Coast's more competitive banking options including chequing and savings account packages which offer more transactions for lower monthly fees.

Over time, you will have access to new and enhanced products and services. We will plan the merger to make the transition as smooth as possible for our members, and you will be kept informed throughout the process.

**Will the Credit Union continue to support my community?**

East Coast Credit Union is committed to investing in our communities and the organizations that help our communities thrive. As a result of the merger, we can offer enhanced banking solutions to better support local businesses and expect that over time we will only increase the support we provide to communities.

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**Ways to Connect:**

For any member-related questions, please contact your branch.

Telephone: (902) 543-3921

Email: [info@lahaverivercreditunion.ca](mailto:info@lahaverivercreditunion.ca)

Website: [lahaverivercreditunion.ca](http://lahaverivercreditunion.ca)