

Merger Guide

Better together.



I'm excited to personally welcome you to ELGA Credit Union!

This merger brings together two organizations committed to supporting our members, employees, and communities. We've worked hard behind the scenes to make this transition seamless. I'm confident our shared values—and our ability to help you achieve your financial goals—will grow even stronger as we come together.

As an **ELGA Credit Union** member, you'll access more products, better digital tools, and more branches. All are designed to make managing your finances easier and more convenient. Beyond our services, our focus stays the same: putting people first. Your goals, success, and experience matter to us.

This guide will help you transition smoothly. We want the process to be simple, clear, and stress-free. If you have questions, our team is ready to help.

Thank you for trusting **COPOCO Community Credit Union**—and now **ELGA Credit Union**—to be part of your financial journey. We look forward to supporting you today, tomorrow, and for years to come.



A handwritten signature in black ink, reading "Terry Katzur". The signature is stylized with a large, sweeping "T" and a long, horizontal line extending from the end.

Terry Katzur, President & CEO
ELGA Credit Union

Table of Contents

Timeline 5

Branch Locations 6

Section A: Account Details 8

Section B: Digital Banking & Access 14

Section C: Checking & Savings Accounts 18

Section D: Credit Cards, Loans, & Mortgages 22

Section E: Business Services 26

Timeline

	Friday February 27	Saturday February 28	Sunday March 1	Monday March 2
Branches	OPEN Regular Hours	OPEN Regular Hours	CLOSED	OPEN Regular Hours
COPOCO Online & Mobile Banking	There will be a disruption of service during this time. To stay up to date on Online & Mobile Banking please visit www.ELGACU.com/copoco		Your COPOCO Online & Mobile Banking will no longer be accessible	
ELGA CU Digital Banking	-	-	-	Enroll in ELGA CU Digital Banking (see page 16 for full details)
COPOCO Debit Card	ACTIVE	ACTIVE	ACTIVE	Your COPOCO Debit Card will no longer be active
ELGA CU Debit Card	-	-	-	Please activate your ELGA CU Debit Card (see page 12 for full details)

Locations

Members can perform transactions at any ELGA CU branch throughout Bay, Genesee, Lapeer, Oakland, and Saginaw counties. A full list of locations is available at www.ELGACU.com.

Saginaw Branch Closing

The Saginaw branch located at 3262 Cabaret Trail S is closing. Members can continue in-person service at the ELGA CU location at 2686 McLeod Dr N.

Teller Machines

All current drive-thru ATMs will transition to Teller Machines, which will offer extended hours for added member convenience. Teller Machines are similar to ATMs, but also offer access to a remote teller through live video chat to assist with transactions. With Teller Machines you can: deposit checks, make transfers, and make loan payments. If you don't need teller assistance, simply insert your debit card and use the machine as a traditional ATM.

New Hours

Branch hours are changing to align with ELGA CU branch hours.

Lobby Hours:

- Monday-Friday: 9:30 AM - 5:30 PM
- Bay City-Wilder Saturday: 10:00 AM - 1:00 PM

Drive-Thru/Teller Machine Hours:

- Monday, Tuesday, Thursday, & Friday: 8:00 AM - 7:00 PM
- Wednesday: 9:30 AM - 7:00 PM
- Saturday: 10:00 AM - 1:00 PM

Call Center Hours:

- Monday, Tuesday, Thursday, & Friday: 8:00 AM - 6:00 PM
- Wednesday: 9:30 AM - 6:00 PM
- Saturday: 10:00 AM - 1:00 PM

Beginning Monday, March 2 visit us at one of our 15 area locations:

BAY CITY – STRAITS

1479 Straits Drive
Bay City, MI 48706

BAY CITY – WILDER

4265 Wilder Rd.
Bay City, MI 48706

BURTON

2303 S. Center Rd.
Burton, MI 48519

CLIO

7026 W. Vienna Rd.
Clio, MI 48420

DAVISON

8415 Davison Rd.
Davison, MI 48423

DOWNTOWN FLINT

600 S. Saginaw St.
Flint, MI 48502

FENTON (VGs)

1390 N. Leroy St.
Fenton, MI 48430

FLINT

5072 Corunna Rd.
Flint, MI 48532

FLUSHING

6243 W. Pierson Rd.
Flushing, MI 48433

GOODRICH

8125 S. State (M15)
Goodrich, MI 48438

GRAND BLANC

6019 Grand Pointe Blvd.
Grand Blanc, MI 48439

HOLLY

15223 N. Holly Rd.
Holly, MI 48442

LAPEER

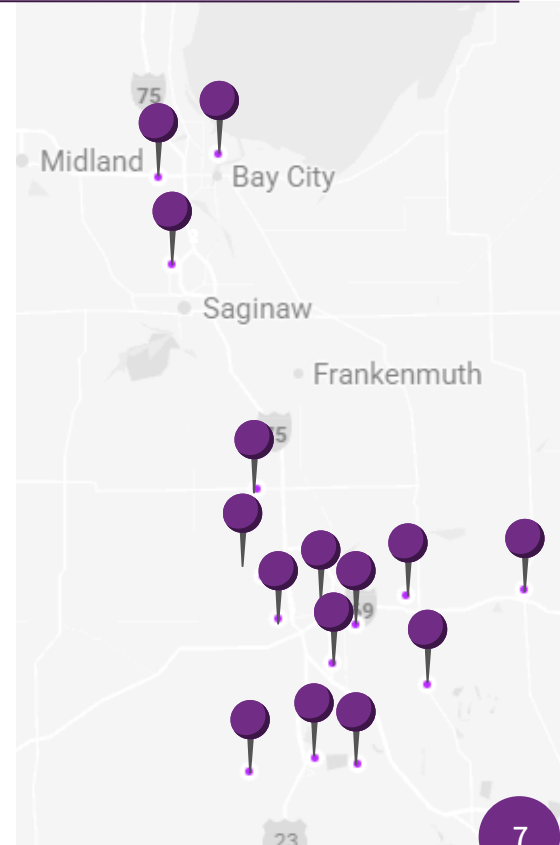
799 S. Harrison St.
Lapeer, MI 48446

LINDEN

8017 Silver Lake Rd.
Linden, MI 48451

SAGINAW

2686 McLeod Dr. N.
Saginaw, MI 48604





SECTION A

Account Details

Routing Number

Your new routing number will be:

272479935

- **New transactions:** Please use your new routing number for any direct deposits, bill payments or automatic withdrawals.
- **Existing transactions:** Deposits and payments set up with your old routing number will continue to process until updated.
- **Recommended action:** Review your accounts and update employers, vendors, or other payees to avoid interruptions.

Account Number

COPOCO Account numbers will change as part of a standardization process.

- For 7-digit account numbers that already start with an "8," no changes will be made.
- For 5-digit account numbers, a leading "81" will be added (e.g., 12345 → 8112345).
- For all other account numbers, "81" and additional leading zeros will be added as needed to ensure a unique account number of 7 digits or more (e.g., 123 → 8100123).

You will need this account number to enroll in ELGA CU Digital Banking and to utilize the EZ Access Line.

Direct Deposits

Your new routing number will be:

272479935

- **New direct deposits:** Please use your new routing number for any direct deposits.
- **Existing direct deposits:** Set up with your old routing number will continue to process until updated.
- **Recommended action:** Review your accounts and update employers, vendors, or other payees to avoid interruptions.

Withdrawals

Your new routing number will be:

272479935

- **New withdrawals:** Please use your new routing number for any bill payments or automatic withdrawals.
- **Existing withdrawals:** Payments set up with your old routing number will continue to process until updated.
- **Recommended action:** Review your accounts and update employers, vendors, or other payees to avoid interruptions.

Debit and ATM Cards

ELGA CU Debit Cards will replace current COPOCO ATM/Debit Cards. ELGA CU Debit Cards are scheduled to be mailed the week of February 17, 2026.

On March 2, 2026, your COPOCO ATM/Debit Card will be deactivated. You will now follow activation instructions on your new ELGA CU Debit Card and begin using it to access your new ELGA CU account.

Please review all automatic payments and update your card information to avoid interruptions.

Checks

You can continue to use your current check stock without interruption. When you need to replenish your checks you will need to order your first set of ELGA CU checks by visiting your local branch or calling the call center at (810) 715-3542.



Early access to your money. No waiting. No fees. From paychecks to tax refunds, Early Pay puts your money in your hands sooner.

- With Early Pay, you could access your eligible direct deposits up to two days early.
- There's no enrollment and no extra cost—just set up your direct deposit into your ELGA Credit Union account, and we'll take care of the rest.
- When your funds are sent to us, we'll deposit them right away—so you can take care of bills, plan ahead, or simply enjoy a little more breathing room.

Mailing Address

Our main office for general mailing (including loan payments and deposits) will be:

ELGA Credit Union
6065 Grand Pointe Blvd.
Grand Blanc, MI 48439



SECTION B

Digital Banking & Account Access

Beginning March 2, we encourage you to create an ELGA CU Digital Banking login. You will need your new formatted account number to get started (see page 10 for account number details). You may create your account using the ELGA CU Digital Banking App, available in the app store or through the web browser at www.ELGACU.com.



COPOCO Online and Mobile Banking settings will not carry over to ELGA CU's Digital Banking. The following services will need to be set up under ELGA CU's Digital Banking.

- **Bill Pay**

- Bill Pay services send payments from your account to pay your bills with an unlimited amount of payments per month.

- **Notifications**

- Choose how you'd like to receive notifications (text, email, or in-app).

- **SavvyMoney**

- Opt in to access credit score monitoring and financial insights.



Look for this Icon
in the App Store
and Google Play



Scan QR Code to
Download the ELGA
CU Digital Banking
app

eStatements

Twelve months of eStatement history will be available for COPOCO members. You can access your eStatements through ELGA CU's Digital Banking.

Mobile Check Deposit

If you have utilized Mobile Check Deposit in the previous six months there will be no disruption of service. If it has been more than six months since your last Mobile Check Deposit you must requalify. Please call (810) 715-3542 for details. When making a mobile check deposit, endorsement must include "ELGA Mobile Deposit".

Zelle®

Zelle® will no longer be available through ELGA CU.

EZ Access Line

You can access ELGA CU's EZ Access Line for phone banking by calling (810) 715-3562. You will need your ELGA CU account number to access this service (see page 10 for account number details).

**Add your
card to your
mobile wallet!**)))



SECTION C

Checking & Savings Accounts

Checking Accounts

Below we've detailed what your current checking account(s) will transition to:

COPOCO

SHARE DRAFT



ELGA
CREDIT UNION

BASIC CASH CHECKING

No minimum opening balance

TEEN CLUB



VIBE CHECKING

An account for youth and young adults ages 14-25

Overdraft Privilege

All COPOCO accounts that currently qualify for Overdraft Privilege will have \$500 overdraft for 30 days (March 2- March 31, 2026). Starting April 1, 2026 you must qualify per ELGA CU Terms and Conditions.

Saving Accounts

Below we've detailed what your current savings account(s) will transition to:

COPOCO



HOLIDAY CLUB



CHRISTMAS CLUB

Flexibility to choose when to save and how much

MONEY MARKET



BIG AWESOME MONEY MARKET! (BAMM!)

High rate relationship based money market account with a higher rate of return than regular money market accounts

YOUTH FOCUS



SUPER SAVER

Helps encourage our young members to start saving early

1 YEAR YOUTH CERTIFICATE



LEARN2SAVE CERTIFICATE

CERTIFICATES



There will be no change to your certificates



SECTION D

Credit Cards, Loans & Mortgages

Credit Cards

There will be no impact to your current credit card at this time. Cardholders will receive more information on credit card updates at a later date.

To make your payment please visit a local branch or mail your payment to:

ELGA Credit Union
6065 Grand Pointe Blvd.
Grand Blanc, MI 48439



Loans

All vehicle and personal loans will remain the same. Your payment amount, due date, interest rate, and loan term will not change.

Mortgages

All mortgages will remain the same. Your payment amount, due date, interest rate, and loan term will not change.



NMLS# 408938

Payments

- COPOCO internal automatic transfer will remain in place. No update needed.
- COPOCO digital banking loan payments require update. You may set up your loan payment transfer after your ELGA CU's digital banking access has been created (see page 10 for details).
- **Payment Coupons:** If you currently use payment coupons, you will receive new coupons in the mail. Important note: COPOCO coupon books are sent out for the life of the loan. At ELGA CU payment coupons are sent 12 months at a time.



SECTION E

Business Services

Business Services

COPOCO Business Checking Accounts will transition to ELGA CU's Business Basic Checking. ELGA CU's Business Basic Checking Account is designed to fit your business—no matter the size or stage. From simple, cost-effective options for startups to flexible solutions for growing businesses, we offer accounts that grow with you. For full details on all business checking account options visit www.ELGACU.com/business.

COPOCO

BUSINESS CHECKING



ELGA
CREDIT UNION

BUSINESS BASIC CHECKING

Business Services

Support your business with a full suite of ELGA CU's Business Services—designed to help you manage finances, streamline operations, and grow with confidence. Discover how our business services can help your company thrive—visit your local ELGA CU branch or learn more at www.ELGACU.com/business.

Business Checking Accounts

Business Checking Accounts designed to fit your business—no matter the size or stage. From simple, cost-effective options for startups to flexible solutions for growing businesses, we offer accounts that grow with you.

Treasury Management Solutions

Treasury Management Solutions to help businesses of all sizes manage cash flow efficiently, securely, and with confidence. Our tools are designed to simplify payments, speed up collections, and protect your business from fraud.

- **Payable Solutions:** ACH, Wire Transfer, Payroll
- **Receivable Solutions:** ACH, Business Remote Deposit Capture
- **Fraud Prevention:** Positive Pay

Loans & VISA Business Credit Cards

ELGA CU offers flexible business loans, credit lines, and VISA Business Credit Cards designed to support your business at every stage. From financing growth to managing everyday expenses, our solutions provide the flexibility, competitive rates, and rewards your business needs.



EIGA
CREDIT UNION

On March 2, expanded access and enhanced products and services become available to you. As we take this next step together, our promise is simple: to keep helping you move forward—today and for the years ahead.

Questions?

Visit www.ELGACU.com/copoco or stop into your local ELGA CU branch.

Better together.



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www.ELGACU.com
(810) 715-3542

