

## Important Information Regarding Prospera Credit Union and UW Oshkosh Credit Union Merger

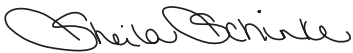
Dear Member:

Once again, welcome to Prospera® Credit Union. In the coming weeks we will be taking steps toward the full conversion of UW Oshkosh Credit Union to Prospera, which will take place on May 31, 2016. We understand change can be difficult; however, our goal throughout this transition period will be to make your banking experience as seamless as possible and to continue to provide you with the same personal, tailored financial guidance that you're accustomed to.

As a valued credit union member, we want you to feel in control of your finances and have easy access to the information you need. The following document contains detailed information about your accounts, access, services and benefits as you move forward with Prospera Credit Union. You'll also find an FAQ section to save you time in finding answers to your everyday questions. We strongly encourage you to take a few moments to read through this document to get the most out of your new partnership with Prospera Credit Union. In addition to the specific merger details, please note that the Account Agreement and Disclosures outline the new rules that will govern your account at Prospera.

On behalf of Prospera Credit Union's Board of Directors, employees, and members, thank you for your continued loyalty as we grow together.

Sincerely,



Sheila Schinke  
CEO  
Prospera Credit Union



Prospera  
CREDIT UNION

920-882-4800  
Toll Free 1-877-200-3185  
[www.myprospera.com](http://www.myprospera.com)

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## Important Closures

The Oshkosh location will be closed on May 31, 2016 to perform the system conversion. While you will be able to use your account via debit card, ATM or check, you will not be able to access your account to perform any deposits, withdrawals or transfers – online or in person. Automatic deposits scheduled for May 31, 2016 will still occur. Please see ACH information on subsequent page for more info. If you have questions about the merger during the closure, please call 920-424-3282. However, please note, employees will not have access to your account; they will not be able to perform any transactions or provide information on account status. The branch will re-open on June 1, 2016 with regularly scheduled hours and you will regain full access to your account.

## Contacting the Oshkosh Branch

The main phone number, 920-424-3282, will remain active through June 30, 2016. On July 1, 2016 the phone number will change to correlate with Prospera's main number at 920-882-4800. The extension for the Oshkosh location will be 2591. To avoid long distance charges, you can also use 877-200-3185.

If you prefer to contact us electronically, you can use the email [info@myprospera.com](mailto:info@myprospera.com) or visit [www.myprospera.com/contact-us](http://www.myprospera.com/contact-us).

## Account Numbers

All account numbers will be seven digits long. Account numbers will still contain your current account number within them, but they will have an eight and one or more zeros added to the front.

### For example:

- Account number 1 becomes 8000001
- Account number 12 becomes 8000012
- Account number 123 becomes 8000123
- Account number 1234 becomes 8001234
- Account number 12345 becomes 8012345

## Online Account Access

Your current login information will not carry over; therefore, you will need to set up your new online account through [www.myprospera.com](http://www.myprospera.com). You will be able to do this as of June 1, 2016. To do so, enter your new account number in the upper right hand corner. Your password will be the last four digits of the primary member's social security number. You will need to follow the prompts and accept the agreement. For full instructions see Appendix B. See Appendices C through F for further features and benefits of online account access.

Once logged in you will see activity for the current month, in real time, as well as the previous six months.

MoneyDesktop will be discontinued after May 31, 2016.

## eStatements

You will receive a paper statement for the month of May 2016. If you currently have eStatements, your first eStatement, for the month of June, will be available within online banking at the beginning of July. You must set up and log in to online banking prior to June 30, 2016 to maintain enrollment in eStatements. Statements prior to the merger will not be available online. If a prior statement is needed, a Prospera employee can access it for you.

## Debit Cards

UWOCU debit cards will work through 2:00 a.m. on June 1, 2016. Prospera debit cards will begin working thereafter. All Prospera debit cards should be received by May 13, 2016. If you have not received your card by this date, please contact us. Please see below for a list of fee-free ATMs.

## ATM

Unfortunately, the current Oshkosh ATM needs to be replaced. This means the Oshkosh location will be without an ATM onsite until approximately September. However, all campus ATMs are surcharge-free and will not count as a foreign ATM (non-Prospera ATM) transaction. These, along with some additional surcharge-free ATMs are listed below. You can also go to <http://www.allianceone.coop/a1atm/find> to find fee-free ATMs around you.

- University of Wisconsin CU – 625 Pearl Ave.
- University of Wisconsin CU – 208 Osceola St.
- University of Wisconsin CU – 625 Algoma Blvd.
- University of Wisconsin CU – 835 High Ave.
- University of Wisconsin CU – 748 Algoma Blvd.
- Winnebago Community CU – 415 Jackson St.
- Oshkosh Community CU – 250 Pearl Ave.

## Credit Cards

UWOCU credit cards will continue to work as normal through the month of July. If your card has an expiration date on or before July 2016 you will receive a replacement UWOCU credit card and it will continue to work as normal. (Please note: cards do not expire until the last day of the month noted on your card.) We will begin the process of converting cards to Prospera VISA® credit cards in July –after your July billing cycle – and you will receive a separate communication outlining the specific details.

If you are traveling or have other unique situations and would like a Prospera credit card prior to the transition date, please contact us and we will work with you to make arrangements.

## ACH

On May 31, 2016 all ACH files that the credit union has received will post. There may be deposits or withdrawals within this file that are actually scheduled to post a few days later such as June 1 or June 2, 2016. Transactions such as these, those that are within the file but are for the subsequent one or two days, are known as pending transactions. If you have any pending ACH transactions within this file, they will post on May 31, 2016 instead of the regularly scheduled date of June 1 or June 2, 2016.

Starting on June 1, 2016 all UWOCU ACH files will automatically re-route to Prospera.

## Telmate Phone System

This is a great feature to use if you do not have a computer or internet access, or when internet service is down. Please see Appendix G for more information.

# frequently asked questions

Can't find your question? Visit [www.myprospera.com/uwocu](http://www.myprospera.com/uwocu) to submit additional questions.

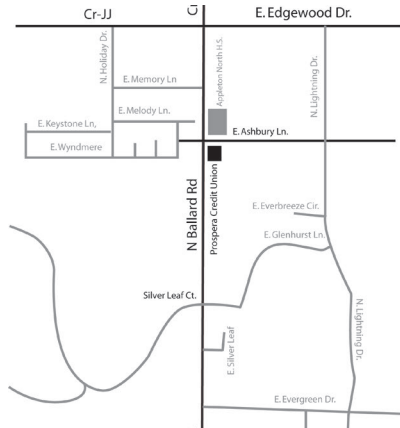
1. How does joining Prospera Credit Union benefit UW Oshkosh Credit Union members?
  - A. As a member of Prospera Credit Union, UWOCU members will have access to four additional branch locations (Neenah, Menasha, Appleton and Darboy – see Appendix A for a map of locations); will gain a number of new and enhanced financial products and services and greater online and mobile banking functionality (i.e. mobile app with mobile check deposit); and access to a full suite of consumer and business loan and deposit products, as well as investment services. For more information on Prospera's products and services, please visit [www.myprospera.com](http://www.myprospera.com).
2. Will the name of UW Oshkosh Credit Union change to Prospera Credit Union?
  - A. Yes, UW Oshkosh Credit Union will operate as Prospera Credit Union.
3. Is my money safe?
  - A. Yes. Your funds will continue to be federally insured by the National Credit Union Administration, a federal government agency.
4. When will I be able to start using Prospera Credit Union's branches?
  - A. June 1, 2016.
5. Will I still be able to use my UWOCU checks?
  - A. Yes. Your checks will continue to work the same; checks will forward and be processed as Prospera Credit Union after the merge even if they say UWOCU.
6. Do I have to re-establish any electronic payments or deposits coming in or out of my accounts?
  - A. No. All electronic transactions will forward to Prospera and post as normal.
7. Will you still have a focus on individual members and services?
  - A. Yes. Personalized, tailored guidance is what sets PCU apart from big banks and other credit unions. To learn more about Prospera Credit Union, please visit [www.myprospera.com](http://www.myprospera.com).
8. What if I have additional questions?
  - A. We would love your feedback and encourage questions. Please visit [www.myprospera.com/uwocu](http://www.myprospera.com/uwocu).

**APPENDIX A**

# branch locations

In addition to the Oshkosh location, we have four locations in the Fox Valley.

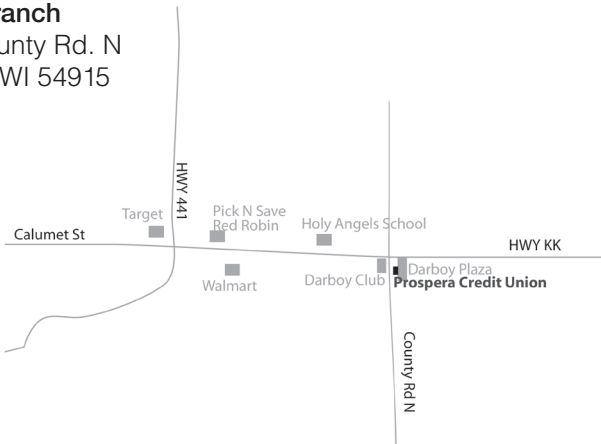
**Appleton Branch and Corporate Offices**  
4830 N. Ballard Rd.  
Appleton, WI 54913



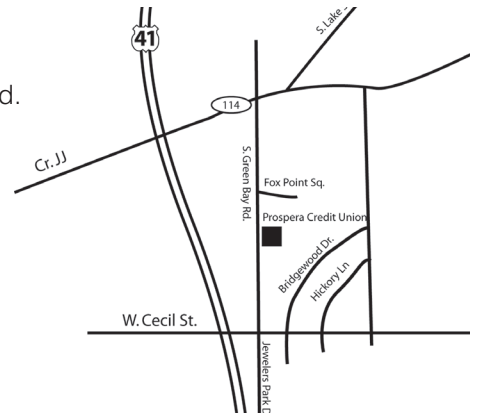
**Menasha Branch**  
849 Warsaw St.  
Menasha, WI 54952



**Darboy Branch**  
N9660 County Rd. N  
Appleton, WI 54915



**Neenah Branch**  
934 S. Green Bay Rd.  
Neenah, WI 54956



## APPENDIX B

# log on to **myprospera.com**

**We make it easy to manage your money with free and easy access to your money, anytime, anywhere!**

Online account access

eNotices and eAlerts

Apply for a loan

e-statements

View cleared transactions

Open additional accounts

Online bill payment

Transfer money

Reorder checks

Mobile banking - Mobile App  
and mobile check deposit

## 24 hour online **account access**

Online account access makes it easy to manage your money with free and easy access anytime, anywhere.

### How do I sign up for Online Account Access?

Follow the below instructions.

1. Go to **www.myprospera.com**.
2. Type your member account number in the **Username** field (upper right corner).
3. Click **Login**.
4. Type your password in the **Password for XXXX** field and click **Continue**.  
\*The first time you log in, your password will be the last 4 digits of the primary account holder's Social Security Number
5. Scroll down and click **I Accept** to accept the terms and conditions of online banking.
6. Type your current password in the **What is your current password** field.
7. Type your new password in the **Type your new password** and **Retype your new password** fields.  
\*The new permanent password must meet the password requirements described on the top of the page
8. Click **Change My Password**.
9. Select a security question from the drop-down list for **Security Question 1**:  
\*You will be prompted to enter your password AND answer one of your security questions each time you log in to online banking
10. Type an answer to security question 1 in the **My Answer** field.
11. Repeat steps 9 and 10 for security questions 2 and 3.
12. Click **Save My Questions**.
13. Click **Accept the Credit Union Default Profile as My PIB Profile**.
14. Once you've successfully logged in, you will see a main menu with a summary of all accounts and balances for the member account number you logged in with.
15. When finished, click **Log Out**.

# free online bill payment

Pay all your bills online in one convenient place. Check your account balances and pay your bills from the same secure credit union connection. Save time by not writing monthly checks and juggling paper statements.

## How do I sign up for Bill Payment?

\*You must have a Prospera checking account and have activated your online account access prior to enrolling for bill pay.

1. Go to **www.myprospera.com**.
2. Log in to online banking from the upper right hand corner.
3. There are two ways to enroll in bill pay:
  - a. Click **Enroll in Bill Pay** from the **Quick Pay Menu** located on the left side of the page.
  - b. Hover over **Pay & Transfer** from the top menu bar and click the **Enroll in Bill Pay** button.
4. Enter your **email address and choose your primary account**. (Your primary account must be a Prospera checking account.) Click **Next** and then **Sign Me Up!**
5. The system will automatically bring you to the **Add a Payee** screen. A payee can be an individual, business or an organization. More common payees can be set up for electronic payments, whereas people and organizations without electronic billing can be mailed a check. Begin by typing in an individual, business or organization name. If a list appears with your payee's name, the payee is already in our system and you can select it from the list. If we don't have your payee in our current system, you can still set up your payee with check payments to be sent by mail. Just type in the name and click continue.
6. Follow the onscreen prompts to set up your payee(s).
7. Once your payee(s) are added, hover over **Pay & Transfer** from the top menu bar **to view the Bill Pay Menu**. From the **left menu** you can choose **Bill Pay Home, Add Payee, Pay Multiple Bills** and **Notifications**. The **right menu** provides the **Pay Anyone** option. (Send money to anyone - all you need is that person's email address or a phone number where they can receive a text message.)

## How do I schedule a bill payment?

1. There are several ways to pay a bill:
  - a. Hover over **Pay & Transfer** from the top menu bar and choose **Bill Pay Home**, then click the **plus sign icon** to the right of the desired payee.
  - b. Hover over **Pay & Transfer** from the top menu bar and choose **Pay Multiple Bills**; this allows you to key in payments for several payees from the same page.
  - c. Hover over **My Payees** from the **Quick Pay** menu on the left side of the page; your list of payees will appear – **choose the desired payee**.
2. Follow the onscreen prompts to set up payments.

\*When scheduling payments, please note you are choosing the send date; the system will then calculate the estimated delivery date. Electronic payments take an estimated 1-3 business days and check payments take up to 7.



## APPENDIX D

# mobile app

The Prospera Credit Union mobile app is available for iPhone, iPod Touch, iPad, Android Phones, Tablets and Kindle Fire. With our mobile app, you can easily manage your money on the go! Some of the features include:

- **Mobile banking** - View account balances, transfer funds, pay your bills and more (enrollment in online account access and/or bill-pay required).
- **Mobile check deposit** - Deposit your checks by taking a picture with your mobile phone.
- **ATM Locator** - You no longer have to worry or wonder if an ATM will charge a fee; use this locator to find the nearest free ATM!
- **Calculators** - Out shopping and wonder if you can afford that new vehicle or dream home? Use our simple calculators to help in your decision making!
- **Loan applications** - Apply for a loan right from the app. (Everything is safe and secure!)
- **Rates** - Simple access to loan and deposit rates.
- **Contact us** - Quick and easy access to important PCU phone numbers.
- **News** - Stay up-to-date on all the latest Prospera news.

### How do I sign up for the Prospera Mobile App?

To download this FREE app, visit the app store on your mobile device.

# mobile check deposit

Deposit your checks by taking a picture with your mobile phone. Simply tap, snap, deposit!

If you have further questions regarding Mobile Check Deposit, please visit [www.myprospera.com/eServices](http://www.myprospera.com/eServices) for a full list of FAQ's.

**Am I eligible to use Mobile Check Deposit?** To use Mobile Check Deposit you must:

1. Have a valid email address.
2. Have been a member of Prospera Credit Union or UW Oshkosh Credit Union for at least 60 days.
3. Have an active consumer checking account.
4. Be in good standing with Prospera Credit Union.

**How do I sign up for mobile check deposit?**

1. Open Prospera Credit Union's **Mobile App**.
2. Select **Mobile Check Deposit**.
3. Select **Sign-Up** (Apple) or **Register** (Android).
4. **Complete all of the following fields** (may not be in this order):
  - a. **First name**
  - b. **Last name**
  - c. **Phone number** (10 digits only, no spaces, dashes, () or other characters)
  - d. **Email address** (for info on enrollment and rejected deposits only)
  - e. **Username** (6-20 characters and must start with a letter)
  - f. **Password and confirm password** (8-20 characters with at least one number)
5. Press **continue** when all fields are completed without any errors.
6. Type a nickname for this account in the **Account Label** (Apple) or **Account Nickname** (Android) field (i.e. joint checking, household checking).
7. Choose the appropriate **Account Type and Suffix** for the account you'd like to deposit into (Prospera staff will verify correct suffix when reviewing sign up request).
8. Type your **Account Number**.
9. Press **Submit** (Apple) or **Create User** (Android).
10. If all information is filled in correctly, you will receive a message indicating that your enrollment was successful and to wait for further instructions from the credit union via email.

If information submitted is not in the correct format, you will receive an error message such as "There was a problem creating a new user: Username already exists", "User name format validation failed", or "There was a problem creating a new user: Password format validation failed." If you receive an error message, use the back button to correct the error until you are able to successfully create a Mobile Check Deposit user account.

# mobile check deposit continued

## How do I deposit a check using Mobile Check Deposit?

1. Endorse the check with:
  - a. Signature of all payees listed on the check (all payees must also be listed as owners on the deposit account)
  - b. "For Deposit only to Prospera CU Account # \_\_\_\_\_" (your account number)
2. Open Prospera Credit Union's **Mobile App**.
3. Select **Mobile Check Deposit** on the menu screen.
4. Login with your **Username** and **Password**.
5. Choose **Make Deposit**.
6. Select the **Deposit Account** you wish to deposit the check into.
7. Type the deposit amount of the check.
8. Take pictures of the front and back of the check.
9. For each image, review and select **Use** for the images of the check. Select **Retake** if the image is unacceptable.
10. Choose **Continue**.
11. Accept the EULA - Mobile Check Deposit Service User Agreement.
12. Submit the deposit - if successful you will receive confirmation on your device.
13. Successful deposits will be reviewed by Prospera Credit Union staff.
14. Prospera Credit Union staff will accept or reject the deposit.
15. Deposit will be posted to your account after the image is accepted and/or check holds have been cleared.

Retain your check for 30 days after it has cleared your account. After 30 days, it is a best practice to shred the check or write VOID across check if you wish to retain the copy in your records. DO NOT mail the check to Prospera Credit Union. **(We suggest after depositing a check, put a note on the front corner of the check with the date and Mobile Deposit, to prevent accidentally trying to deposit the check more than once. However, don't alter check until after you receive confirmation that the deposit has been posted to your checking account.)**

## What types of checks does Mobile Check Deposit not accept?

- Foreign Checks/Foreign Currency\*
- Money Orders\*
- Savings Bonds\*
- Returned check\*
- U.S. Treasury and government checks\*
- Damaged Checks\*
- Third Party Checks (checks made payable to someone other than account owner(s))
- Stale Dated Checks (checks with a date greater than 6 months)
- Checks Made out Incompletely or Incorrectly
- Altered Checks\*
- Non-Negotiable Items
- Non-legible Checks
- Cash/Change

\*These items cannot be accepted via Mobile Check Deposit but may be accepted at one of our physical locations.

If you have further questions regarding Mobile Check Deposit, please visit [www.myprospera.com/eServices](http://www.myprospera.com/eServices) for a full list of FAQ's.

## APPENDIX F

# Additional eServices

## eNotices

Receive electronic notices through your online Secure Message Center and email instead of the paper notices we would normally send in the mail. IE: certificates maturing, variable rate changes, loans going delinquent, NSF transactions being posted, loan payments being changed, etc.

### How do I sign up for eNotices?

Follow the below instructions.

1. Go to **www.myprospera.com**.
2. Log in to online banking.
3. Hover over **Info Center** (upper left corner) and click **eAlert Subscription**.
4. Click **Create new account eNotice subscription**.
5. Check **Send me an eNotice rather than a printed notice**.
6. Choose your communication method:
  - a. **Only to Secure Message Center** - Receive alerts in your Secure Message Center only. No email notification is sent.
  - b. **Secure Message Center with email reminder** - An email notification is sent alerting you to log onto your Secure Message Center to read the alert.
  - c. **Send a message to my mobile device** - A text is sent to your mobile device alerting you to log onto the Secure Message Center to read the alert.

\*You must enroll in text banking to activate this method

## eAlerts

Receive electronic notices through your online Secure Message Center, email, or text when important changes take place on your account. IE: Your account balance has fallen below a certain level, a loan payment is due, or a new electronic deposit or withdrawal has taken place.

### How do I sign up for eAlerts?

1. Go to **www.myprospera.com**.
2. Log in to online banking.
3. Hover over **Info Center** (upper left corner) and click **eAlert Subscription**.
4. Click the eAlerts subscription option(s) you'd like to set up.
5. Complete required fields (account, balance limit, email address, etc.).
6. Choose your communication method:
  - a. **Only to Secure Message Center** - Receive alerts in your Secure Message Center only. No email notification is sent.
  - b. **Secure Message Center with email reminder** - An email notification is sent alerting you to log onto your Secure Message Center to read the alert.
  - c. **Send the complete alert via email only** - Receive more alert details (no personal info or account #) directly in the email.
  - d. **Send a message to my mobile device** - A text is sent to your mobile device alerting you to log onto the Secure Message Center to read the alert.

\*You must enroll in text banking to activate this method.

## APPENDIX G

# telmate phone system

This is a great feature to use if you do not have a computer or internet access, or when internet service is down.

Check balances

Hear cleared transactions - deposits or withdrawals

Transfer money

Hear paid interest or dividends

First, make sure you have your account number and 4 digit PIN ready when calling. (If you are still using the last 4 digits of your social security number for your PIN, Telmate will prompt you to change it.) Then, follow these easy instructions:

Dial **920-882-4700**

Enter your account number and press the pound sign.

You will now be asked for a three digit suffix. In addition to your main account number each different sub account within your account (checking, savings, money market, etc) is assigned a three digit suffix. The suffix for your regular share savings account is **000**, the suffix for your checking account is **150**.

Enter your PIN number and press the pound sign.

Press **1** for Account Inquiry.

Press **2** to perform Money Transactions.

Press **3** for Credit Union Rates or Loan Estimates.

Press **4** to change PIN.

Press **5** to access a different Member Account.

Press **6** for other Credit Union Services.

Press **8** to Repeat the options.

Press **9** to End the call.

Press **0** to Hear Instructions for this System.

The Telmate operator will talk you through each transaction.

If you want to end the call, you may do so at anytime by pressing **9**.

If you have difficulty with any of these services, please contact the branch nearest you by calling 920-882-4800 or by stopping in.

## APPENDIX H

# Alliance One ATM Alliance

Prospera is a member of an alliance of credit unions that do not charge fees to credit union members for making transactions at their ATM machines. Next time you're running errands around town and want a surcharge-free ATM, you can use these Prospera Credit Union ATMs.

- 4830 N. Ballard Rd., Appleton
- N9660 County Rd. N, Darboy
- 849 Warsaw St., Menasha
- 934 S. Green Bay Rd., Neenah
- All UW Oshkosh ATMs are surcharge-free.

In addition, for a list of surcharge-free ATMs throughout Wisconsin and nationwide, visit [www.atmallianceone.org](http://www.atmallianceone.org).

Prospera allows six non-Prospera ATM transactions per month. It is \$.50 per non-Prospera ATM transaction thereafter.

## follow us

We will be merging the UW Oshkosh Credit Union Facebook page into Prospera's. Be sure to follow us to stay up to date on the latest news and updates.

