

## Timeline:

The Directors, Staff and Membership of Jefferson Financial FCU are excited to welcome you to the Jefferson Family!

Please plan your financial transactions around the schedule noted below to ensure you have access to any funds you need from June 29th - July 1st.

### FRIDAY, JUNE 29, 2018

- Credit Union Branches will open and close at their regularly scheduled times
- Any Deposits/Payments made after 4:00 PM will not be available until Sunday, July 1st

### FRIDAY, JUNE 29, 2018 - SUNDAY, JULY 1, 2018

- Online Banking, Mobile Banking and Telephone Banking will be unavailable
- Debit/Credit Card transactions may be limited

### MONDAY, JULY 2, 2018

- Credit Union Branches will open at their regularly scheduled times
- You can now visit any **Jefferson Financial Branch**, access advanced **Online Services** and use the upgraded **Telephone Banking** system.
  - **Transaction history** prior to July 2, 2018 will **NOT be available online**
  - eStatements issued by Coastland FCU will not be available to view under Jefferson Financial's eDocs page.
- Activate and begin using your Jefferson Financial FCU Debit/ATM Card
- During this week, you will receive your last Coastland FCU statement

## Important Notices:

### Joint Owners - “Joint on One, Joint on All”

It is JFFCU’s policy that a Joint Owner on any account will be listed as Joint Owner on all Shares under the member number. For example, a Joint Owner on a Savings Share will be considered a Joint Owner on the Checking Share under the same member number. This change will become effective **July 2, 2018**.

Contact us if you need to remove or add a Joint Owner to your account. Continuing to maintain an account constitutes your acceptance to this change.

### Christmas/Vacation Club Accounts

Effective **July 2, 2018**, the following improvements will be applied to your Christmas/Vacation Club Account:

- We will no longer charge an early withdrawal penalty on Club Accounts
- We will no longer automatically transfer the funds out of Club Accounts on a set date

**What does this mean for you?** You will no longer have to pay a fee to make a withdrawal, qualifying accounts will continue to earn dividends and you will get to decide when you withdraw money from your Club Account.

Visit us online at

<https://www.jeffersonfinancial.org/coastland>  
for additional updates & notices.

Jefferson Financial   
FEDERAL CREDIT UNION