



**Pelican State**  
credit union®

Your Financial Family for *Life*™

# WELCOME

FIRESTONE LAKE CHARLES FEDERAL CREDIT UNION

## YOUR MERGER GUIDE



Federally Insured by  
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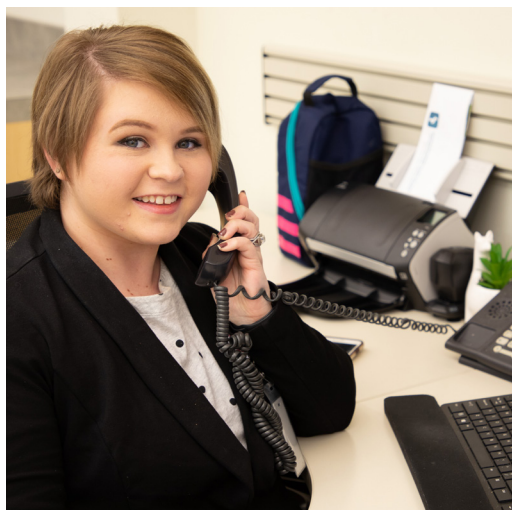
# PELICAN STATE CU MERGER GUIDE

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## Contact Us

We designed this comprehensive merger guide to answer the most frequently asked questions about the merger and describe the changes to your accounts and services. We are here for you and happy to help; please contact us with any questions or concerns you may have through any of these outlets:



**Phone:** Call us at 1-800-351-4877.

**Online:** Submit a contact form at [pelicanstatecu.com/contact](https://pelicanstatecu.com/contact), and we will contact you within one business day.

**Chat:** Live chat is available at [pelicanstatecu.com](https://pelicanstatecu.com);  
Monday – Friday from 8:00 am – 5:00 pm.

**Text:** Text us from your cell phone at 1-844-916-1956;  
Monday – Friday from 8:00 am – 5:00 pm.

**Mail:** Send mail to P.O. Box 40088, Baton Rouge, LA 70835.

**In-Person:** Visit our branches in Sulphur and Lake Charles. Plus, see page 8 for additional branch and ATM locations!

# WELCOME TO THE PELICAN STATE CU FAMILY

## A Message From Our CEO

Thank you for your ongoing support of our merger. On Tuesday, June 1, 2021, your Firestone Lake Charles FCU account will be transferred over to Pelican State CU. At that time, we extend full access to our branches, ATMs, products, and services to you. This guide provides updates on all of your existing accounts and the resources you need to take advantage of our financial tools.

Following the merge, Firestone's branch in Sulphur will remain open, and Pelican will continue to serve the same communities, businesses, and organizations as Firestone.

Plus, once you're a member of Pelican, your immediate family members are eligible for membership too. This means that your parents, children, and siblings can share the benefits of Pelican membership.

We look forward to taking care of you and introducing you to our products and services. On behalf of our Board of Directors and the entire credit union team, I want to thank you again for your support and welcome you to the Pelican family!

Sincerely,



Jeffrey K. Conrad  
CEO/President

## Committed to the Community



The Pelican family opens their hearts to contribute to many community and charity events. Whether it is providing hot meals after a major disaster, donating to local charities, or volunteering at a local festival, our team always strives to go the extra mile to support our communities and partners.

# UPDATES TO YOUR ACCOUNT ACCESS

## Mark Your Calendar for These Important Dates

This quick reference list highlights significant service interruptions and updates along with corresponding dates. The pages that follow provide additional details.



### **Friday, May 28, 2021: Last Day to Conduct Business with Firestone**

During the merge period, the Sulphur branch will be temporarily closed and most credit union services will be unavailable from Saturday, May 29 - Monday, May 31. You will no longer have access to Firestone bill pay, online banking, and mobile banking after this day.



### **Tuesday, June 1, 2021: Merger Complete**

On Tuesday, June 1, the merger will be complete and all of your accounts will be transferred to Pelican. You can now access your Pelican debit card (page 6) and fully access your account at any Pelican location including by phone, mobile, and online (page 7).

## Will my member number change?

**Yes. However, we have modified the main/primary account holder's existing Firestone member number by adding 346 and zeros to the beginning of it to equal 10 digits.** This new member number will be active on Tuesday, June 1, 2021. Before the merger date, you will receive more information containing your member number and individual checking account numbers so that you can set up online and mobile banking, direct deposit, and ACH/recurring payments.

## What happens to accounts with multiple signers?

Beginning Tuesday, June 1, 2021, anyone who has signed your account's signature card is authorized and deemed as a joint owner of every savings and checking tied to your membership except for IRAs. As a joint owner, they may perform account transactions and instruct us on other deposit account matters tied to your member number. If you would like to make changes to your membership, please contact us.

## What happens to accounts with beneficiaries?

Beginning Tuesday, June 1, 2021, your account beneficiaries will no longer be valid. In order to set up beneficiaries on your account, please visit a Pelican location near you or contact us following the merger.

## Can I still use my Firestone checks?

Please discontinue use of your current Firestone checks as of June 1, 2021. If you were actively using Firestone checks, we have ordered your new Pelican checks, and you can pick them up at the Sulphur branch on or after Tuesday, June 1, 2021. Any leftover Firestone checks should be securely destroyed or brought to your nearest branch to ensure proper disposal.

# SAVINGS ACCOUNTS & LOANS

## What happens to my Firestone savings account?

All Firestone savings accounts will be transferred to a coordinating Pelican savings account type on Tuesday, June 1, 2021. Please see the enclosed Truth in Savings Disclosure or visit [pelicanstatecu.com/rates](https://pelicanstatecu.com/rates) for savings account details and current dividend rates.

### Christmas Club Updates

At Pelican, your Christmas Club savings account, plus the dividends you earn, are automatically transferred to your Primary Share savings account (or any other Pelican account you choose) during the first week of November each year. There is no minimum balance to earn dividends or to open a Christmas Club, and there is a \$20 penalty fee per early withdrawal.

### Youth Savings Account Updates

Savings accounts for members 17 and under will convert to a Team Pelican youth savings account. This savings account pays quarterly dividends on the entire balance in the account and \$1 for each highest attainable grade on their report cards.<sup>1</sup>



Team Pelican members aged 13-17 are also eligible to add a checking account to their membership with their parent as a signer.<sup>2</sup>

Plus, each year, Pelican grants college scholarship awards to graduating high school seniors in each of our branch parishes—including Calcasieu!

## What happens to my Firestone loan?

Your Firestone loan will be transferred to Pelican on Tuesday, June 1, 2021. Your original loan contract will be honored, and you will pay Pelican throughout the remaining life of your loan. There will be no changes to your payment, rate, or term! If your secured loan has a title, such as a vehicle loan, the title will be now be physically or electronically stored at Pelican.

Only automatic loan payments being made from a Firestone account will continue after the merge. All other payment methods will need to be updated. You can pay your loans in-branch or through these methods:

- **ACH** – Set up a recurring loan payment from any account at Pelican or another financial institution, and your payment will be automatically processed each month.
- **Cash** – Cash and check payments are accepted at Pelican branches and CO-OP Shared Branch locations. Please do not send cash payments in the mail.
- **Mobile Deposit** – Download the free PelicanMobile app to your device (page 7). Upload a picture of a check, deposit the payment to your account, and transfer it to your loan—all from your smartphone!
- **Transfer** – Log into our free online banking program or our free app and transfer funds from your Pelican savings or checking account to make your loan payment.
- **Online Payment Center** – Use our online Payment Center to securely make payments to your Pelican loan using an account or debit card from another financial institution. Visit [pelicanstatecu.com/paymentcenter](https://pelicanstatecu.com/paymentcenter) or download our app to access it (page 7).<sup>3</sup>

# CHECKING ACCOUNTS & DEBIT CARDS

## What happens to my Firestone checking account(s)?

On Monday, May 31, 2021, checking account usage, such as ATM withdrawals and debit card purchases, may be limited as your Firestone checking account is automatically transferred to a Pelican checking account. Please begin using your Pelican checking account(s) on Tuesday, June 1, 2021.

Your primary checking account will be converted to a Kasasa Cash Back® checking. If you have a second checking account, it will be converted to a Kasasa Cash® checking.

### Kasasa Cash Back®

**This FREE checking account pays 4.00% cash back (up to \$10 per month) on debit card purchases and unlimited ATM fee refunds each month that qualifications are met!<sup>4</sup>** If qualifications are not met, don't worry! You will still have the opportunity to try again the next month. Plus, the account is still free!

### Kasasa Cash®

**This FREE checking account pays up to 4.25% APY on balances up to \$7,500 and unlimited ATM fee refunds each month that qualifications are met!<sup>5</sup>** If qualifications are not met, don't worry! You will still earn 0.05% APY on the entire balance and have the opportunity to try again the next month. Plus, the account is still free!

## Kasasa Qualifiers

**Beginning Tuesday, June 1, 2021, complete the simple tasks below in your Kasasa checking account each qualification period to earn your rewards:**

- Be enrolled and log into online or mobile banking (page 7)
- Be enrolled and receive FREE eStatements through online or mobile banking
- Have at least 15 debit card purchases post and settle
- Have at least 1 direct deposit, online bill payment, or automatic payment (ACH) post and settle

Pelican's qualification period (or cycle) is defined as a period beginning on the last day of the prior calendar month and ending on the next-to-last day of the calendar month.

For example, if your statement cycle is January 1 to January 31, your qualification cycle for that month would be December 31 to January 30.

For more details on qualifications, visit [pelicanstatecu.com/qualify](https://pelicanstatecu.com/qualify) or see our enclosed Truth in Savings Disclosure.



# CHECKING ACCOUNTS & DEBIT CARDS

## Important Dates for Debit Card Holders

You will receive a Pelican debit card to replace your Firestone debit card before the merge.



### Tuesday, June 1: Your Firestone Debit Card is Deactivated

Your Firestone debit card will no longer work on Tuesday, June 1, at 8 am. You can activate and begin using your new Pelican debit card anytime on Tuesday, June 1.

At the time of activation, it will give you the option to set up a custom PIN. Please follow the activation instructions on your new card to ensure you do not experience card downtime.

## Activation Instructions to Avoid Card Downtime

- Activate your Pelican debit card on Tuesday, June 1, 2021, by calling (800) 290-7893.
- Do not use your Pelican card until Tuesday, June 1, 2021.
- Don't forget to update your recurring payments with your new card information!

**Your Firestone debit card will no longer work on Tuesday, June 1, 2021, at 8 am.**



## Important Overdraft Coverage Updates

You will automatically be enrolled in Standard Overdraft Privilege coverage 60 days after the merge.

Once the merge is complete, you can also add any of Pelican State CU's additional overdraft protection options, such as adding a link to another Pelican deposit account, to your checking account.

For more details on extended coverage, other protection options, fees, and limits, please see the enclosed Overdraft Coverage Information handout and form.

**Overdraft Privilege** is a non-contractual service, provided by Pelican, which allows an account to go negative in order to pay an item. This allows you to overdraw your account up to a disclosed limit for a fee in order to pay a transaction. A fee of \$30 is imposed for overdrafts created by checks, ACH, point-of-sale, or by other electronic means.

**Overdraft Protection** is a contractual agreement, offered by Pelican, which transfers funds from another source in order to pay an item to prevent or protect an account from becoming overdrawn.

# ONLINE & MOBILE BANKING

## Online & Mobile Banking Updates

On Saturday, May 29, 2021, you will no longer have access to your account through Firestone's online banking system, bill pay, and virtual branch.

On Tuesday, June 1, 2021, you can enroll to receive full access to Pelican's online banking platform, Pelican@Net, and mobile banking app, PelicanMobile.<sup>6</sup>

You must enroll to receive a new username and password to access your Pelican account. To enroll, follow the instructions below, call 1-800-351-4877, text 1-844-916-1956, or visit any branch.

Once you enroll in either online banking or mobile banking, you will be able to use the same login and password to access the other platform. Combined features of the platforms include:

- Pay Bills Online
- Check Account Balances
- Transfer Funds
- Make Loan Payments
- Change Password
- View/Print Check Images
- Turn Cards On/Off
- Receive eStatements
- View Account and Loan History
- Apply for a Personal Loan
- Open a Checking or Savings
- Monitor Transactions
- Customize Account Names
- Make Remote Deposits
- Access Your FICO<sup>®</sup> Score<sup>7</sup>
- Request Loan Payment Relief
- View Card Authorizations
- Use the MyFinances Budgeting Tool
- Skip a Loan Payment
- View Your Visa's Pelican Points
- Set Up Text and Email Alerts



## What information do I need to self-enroll?

- New Pelican Member Number
- SSN of Primary Account Holder
- Last Name of Primary Account Holder
- Date of Birth of Primary Account Holder

## How do I self-enroll in Pelican@Net online banking?

- Step 1** Visit [pelicanstatecu.com](https://pelicanstatecu.com) and click **Sign Up** in the blue **Account Login** blue box.
- Step 2** Read the Online Banking Agreement and select **I Agree** if you agree to move forward.
- Step 3** Follow the steps listed to complete enrollment and log in to access your account!

## How do I self-enroll in the PelicanMobile app?


- Step 1** Visit [pelicanstatecu.com/mobile](https://pelicanstatecu.com/mobile) on your smartphone to download the app.
- Step 2** Once the app is downloaded, open it and tap **Enroll Now**.
- Step 3** Follow the steps listed to complete enrollment and log in to access your account!



# LOCATIONS NEAR YOU

<p><b>Sulphur Branch</b> 150 S Cities Service Highway Sulphur, LA 70663 <i>ATM Coming Summer 2021!</i></p>	<p><b>Lake Charles Branch &amp; ATM</b> 2231 Oak Park Boulevard Lake Charles, LA 70601</p>
<p><b>W.O. Moss Memorial Health Clinic ATM</b> 1000 Walters Street Lake Charles, LA 70607</p>	<p><b>Cameron Parish Sheriff's Office ATM</b> 124 Recreation Center Lane Cameron, LA 70631</p>

**MyBranch**  
Call: 1-800-351-4877  
Text: 1-844-916-1956  
Chat: [pelicanstatecu.com](https://www.pelicanstatecu.com)



## There are countless ways to access your account!

In addition to our mobile banking app (page 7) and free use of Pelican's 25 ATM and 18 physical branch locations across Louisiana, members can receive unlimited refunds on ATM fees, nationwide, when Kasasa checking account qualifications are met (page 5).

Pelican is also part of the Dolphin ATM Network, and you can access your Pelican account for FREE at Dolphin ATMs across the country. Visit [dolphindebit.com/our-network](https://dolphindebit.com/our-network) to find one near you.



## Don't live near a branch? Visit any CO-OP Shared Branch™!

Pelican is part of the CO-OP Shared Branch™ network. No matter where Pelican members travel, they can access their account at one of over 5,500 credit union branches nationwide. Visit [co-opsharedbranch.org](https://co-opsharedbranch.org) or text a ZIP Code to 91989 to find a location near you.

# FORMS & DISCLOSURES

The following documents and forms are included with this merger guide. Please contact a Pelican representative if you have any questions. Some forms need to be submitted to your Payroll or Human Resources Department. Other forms can be submitted to Pelican via fax at 225-408-6200 or via mail at P.O. Box 40088, Baton Rouge, LA 70835. For your security, please do not submit forms via email.

**Membership Disclosure** – This document is issued to each new member of Pelican. In this document, you will find all of the information and disclosures for the products and services we offer.

**Fee Schedule** – This document lists every additional fee that you can be charged, such as fees for items like NSF checks, wire transfers, and money orders.

**Privacy Notice** – Pelican notifies our members about how we collect, share, and protect personal information such as Social Security Numbers, income, account balances, payment histories, and more. See the enclosed Privacy Notice for details.

**Overdraft Coverage Information** – The overdraft coverage handouts explain the Overdraft Privilege and Protection products provided by Pelican. A form and instructions on how to opt in and out of Extended Overdraft Privilege is also included with this information.

**Direct Deposit Enrollment Authorization Form** – This form should be completed if you wish to have your entire paycheck electronically deposited into your account at Pelican. If your Payroll or Human Resources Department accepts this form, complete and submit it to them.

**ACH Origination Authorization Agreement** – If your paycheck is electronically deposited into an account at another financial institution, you can still have payments set up to credit your loan here at Pelican. You can also automatically transfer funds to a Pelican savings account to help you save effortlessly. Complete and submit this form to Pelican to get set up.

# FORMS & DISCLOSURES

<sup>1</sup>Team Pelican: Adult 18 years old or older must be a joint account holder on child's Team Pelican youth savings account. Joint account holder must provide a form of identification for the child, such as a birth certificate or Social Security card, to open account. Highest attainable grade on report card pertains to each individual report card's grading scale. Only the student's most recent report card is accepted. Maximum of \$10.00 per report card. Copy of official report card required. Team Pelican savings accounts are federally insured by NCUA.

<sup>2</sup>Teen Checking: A minimum deposit of \$25 is required to open Kasasa Cash or Kasasa Cash Back account. Must be 13-17 years of age to qualify. The purchase limit on teen debit cards is set to \$250/day, and the ATM limit is set to \$105/day. Adult joint owner must be listed as the joint account holder on the account and both names will be listed on the teen's card. Overdraft Privilege will automatically be turned off and is not permitted on these cards/accounts; an overdraft link to a line of credit, credit card, or savings account is permitted at the adult joint owner's request. Teens will be asked to provide a photo ID if they have one. The teen MUST sign the membership application in order to be issued a card. Not everyone will qualify. Pelican reserves the right to limit the number of accounts allowed per member, joint or individually.

<sup>3</sup>Online Payment Center: Fees may apply. All credit card types are accepted except for Visa®; all debit card types are accepted including Visa®. Payments cannot exceed \$1,000 per transaction.

<sup>4</sup>Kasasa Cash Back: No dividends are paid on this account; however, you may qualify for ATM fee reimbursements if you meet all of the minimum service requirements during the qualification periods. Rates and rewards may change after account is opened. The minimum service requirements include: 1) making 15 debit card point-of-sale purchases (ATM transactions do not qualify) that are cleared and posted to your account during the qualification period; 2) having direct deposit, ACH debit or credit or Bill Pay transaction posted to your Kasasa Cash back account; 3) accessing online banking once during qualification period; and 4) receiving your monthly statement electronically. If you meet all minimum service requirements during the qualification period, all ATM fees (up to \$4.99 per single transaction) will be refunded by the second business day following the end of the last day of the statement cycle. ATM receipt must be presented for reimbursement of ATM fees of \$5.00 or higher within 30 days after the statement cycle where the reimbursement was applicable in order to receive a refund. Purchases up to \$250.00 will receive 4.00% cash back with a maximum of \$10.00 per statement cycle. The qualification period is defined as a period beginning on the last day of the prior calendar month and ending on the next-to-last day of the calendar month. If member has a Kasasa Cash Back Saver share account, cash back earned and ATM fees refunded from the Kasasa Cash Back checking account are automatically transferred to the Kasasa Saver share account during the first week of the next calendar month. Transfers between accounts do not count as qualifying transactions. Pelican reserves the right to limit the number accounts allowed per account owner, joint or individually. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

<sup>5</sup>Kasasa Cash: APY = Annual Percentage Yield. APYs accurate as of 4/1/2020. Rates and rewards may change after account is opened. This account is a tiered rate account. For Kasasa Cash, if qualifications are met each monthly qualification period: (1) ATM fees (up to \$4.99 per single transaction) incurred during qualification period will be reimbursed and credited to account by the second business day following the end of the last day of the statement cycle; (2) balances up to \$7,500 (tier 1) receive APY up to 4.25%; and (3) balances over \$7,500 (tier 2) earn 0.50% dividends on the portion of the balance over \$7,500, resulting in range of 0.76% - 4.25% APY depending on the balance maintained, assuming a maximum \$100,000 in tier 2. If qualifications are not met on Kasasa Cash, all balances earn 0.05% APY. The minimum service requirements include: (1) making 15 debit card point-of-sale purchases (ATM transactions and transfers between accounts do not qualify) that are cleared and posted to your account during the qualification period; (2) having direct deposit, ACH debit or credit, or Bill Pay transaction posted to your Kasasa Cash account; (3) accessing online or mobile banking once during qualification period; and (4) receiving your monthly statement electronically. Transactions may take 1 or more banking days from the date transaction was made to post to and settle account. The qualification period is defined as a period beginning on the last day of the prior calendar month and ending on the next-to-last day of the calendar month. ATM receipt must be presented for reimbursement of ATM fees of \$5.00 or higher within 30 days after the statement cycle where the reimbursement was applicable in order to receive a refund. The advertised Kasasa Cash APY is based on compounding dividends. If member has a Kasasa Saver account, dividends earned on Kasasa Cash balances are automatically transferred to Kasasa Saver each statement cycle and do not compound. Actual dividends paid may be less than advertised Kasasa Cash APY. The Kasasa Saver APYs may be less than Kasasa Cash APYs. Not everyone will qualify to open a Kasasa Cash rewards checking account. Pelican reserves the right to limit the number of accounts allowed per member, joint or individually. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

<sup>6</sup>Mobile Banking: Standard text messaging and data rates apply for Mobile Banking Services. Please consult your mobile carrier for details. Mobile Banking App only available for iPhone and Android platforms. Funds from Remote Deposit may not be available immediately. Credit given for the item deposited is provisional and subject to final approval of the item. You agree to receive all notifications regarding your use of this Service including but not limited to exception notices as required by Regulation CC via electronic message. With respect to each item you send to Pelican for deposit, you agree to indemnify and reimburse Pelican for and hold Pelican harmless from and against any and all losses, costs, and expenses.

<sup>7</sup>FICO Score: All members with a Pelican loan or credit card are automatically opted into this free service. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. FICO® Scores are intended for the primary account holder and are only provided if a FICO® Score is available. Disclosure of this score is not available for all Pelican products, and the credit union may change or discontinue this benefit at the credit union's sole discretion. Pelican takes no liability for your use of this information. FICO® and Pelican are independent entities and not legally affiliated. Pelican and Fair Isaac are not credit repair organizations as defined under federal or state law, including the Credit Repair Organizations Act. Fair Isaac does not provide "credit repair" services, advice, or assistance regarding "rebuilding" or "improving" your credit record, credit history or credit rating.

**1-800-351-4877**  
**[pelicanstatecu.com](http://pelicanstatecu.com)**