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Frequently Asked Questions

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Why Are North Jersey FCU and United Cities CU Merging?

With the financial strength of North Jersey FCU, we sought a strategic partnership that would not only support our growth but also share our legacy of “people helping people.” Through the combined efforts of both credit unions, we will offer additional branch locations, expanded products and services, and more robust financial solutions.

Who Is North Jersey FCU?

North Jersey Federal Credit Union (NJFCU) has been serving its members and their communities since its founding as a teachers’ credit union in 1936. It is a member-owned, not-for-profit financial cooperative that has continually expanded its charter to serve a growing number of communities. NJFCU provides a comprehensive range of financial services and products designed to meet the evolving needs of its members—offering great rates and low fees. Its mission is to help members achieve financial freedom and empower communities to reach their goals.

What Does the Merger Mean for Members?

The merger between North Jersey FCU and United Cities CU will create new opportunities to deliver greater value and impact to our members.

- **Expanded Member Access:** After the system conversion, United Cities CU members will be able to access their accounts at any of North Jersey FCU’s three locations and ATMs. The United Cities CU branch will also remain open.
- **Same Knowledgeable and Friendly Staff:** United Cities CU team members will join the North Jersey FCU team and receive enhanced employee benefits.
- **Enhanced Products and Services:** The merger enables us to offer even more competitive deposit and loan rates.
- **Greater Responsiveness to Financial Needs:** By merging, we ensure our ability to meet members’ financial needs in an increasingly competitive financial services industry.
- **North Jersey FCU Routing Number:** 221275025

What Is the Merger Process and Timeline?

Our merger plans have been approved by both the National Credit Union Administration (NCUA) and the New Jersey Department of Banking and Insurance. The financial merger will take effect on August 1, 2025. The system conversion, which impacts member accounts and services, will occur on November 1, 2025.

Will the United Cities CU Name Be Changed to North Jersey FCU?

The financial merger between United Cities CU and North Jersey FCU becomes effective on August 1, 2025. However, the official name change—reflected in signage, checks, debit cards, and other materials—will not occur until after the system conversion is completed in November 2025.

Will the United Cities CU branch in Newark remain open?

Yes. The branch will remain open to continue serving the community and its members.

Can I use North Jersey FCU branches now?

Beginning November 3, 2025, after the system conversion is complete, United Cities CU members will have access to North Jersey FCU’s three conveniently located branches in Elmwood Park, Newark, and Totowa. Members will also be able to use more than 5,400 CO-OP shared branch locations nationwide.

What about ATMs?

Starting November 3, 2025, United Cities CU members will have access to North Jersey FCU’s existing ATMs at the Elmwood Park, Newark, and Totowa branches. In addition, members will be able to use the CO-OP surcharge-free ATM network, which includes over 33,000 ATMs nationwide.

Will my account number change?

No. Your account number will remain the same. However, your loan and share IDs will be updated to match North Jersey FCU’s 4-digit ID number format.

Will United Cities CU’s routing number change?

The current routing number will remain active for the time being. Members who use automated payments, direct deposit, or other electronic transfers with the United Cities CU routing number are encouraged to begin using the North Jersey FCU routing number (221275025) starting November 1, 2025. Future communications will be sent well in advance of the retirement of the United Cities CU routing number.

What if I have direct deposit, payroll deductions, or automatic payments?

Your direct deposits, payroll deductions, and automatic payments will continue to be processed without interruption by North Jersey FCU. However, we encourage you to update these arrangements with the new North Jersey FCU routing number (221275025) after November 1, 2025, to help prevent any future issues.

Will my United Cities CU debit card still work?

No. Your United Cities CU debit card will no longer work as of October 30, 2025.

Will I need to get a new debit card?

Yes. A replacement North Jersey FCU debit card will be automatically mailed to you in mid-October 2025. This card can be activated starting November 3, 2025. If your current debit card has not been used in the past six months, or if you do not have a share draft (checking) account, a replacement card will not be issued. United Cities CU will stop issuing new or replacement debit cards as of October 1, 2025. North Jersey FCU will begin assisting members with debit card requests starting November 3, 2025. Additional details will be provided prior to the system conversion.

What if I have automatic payments or recurring transactions on my United Cities CU debit card?

If you have recurring payments—such as utilities, gym memberships, or subscriptions—linked to your United Cities CU debit card, they will not transfer to your new card. We encourage you to update your payment information with your new North Jersey FCU debit card details starting November 1, 2025, to ensure uninterrupted service.

Will I need to get new checks?

No need to worry. You may continue using your current checks for the time being. We will communicate any changes prior to the system conversion. North Jersey FCU will continue to process your existing checks on your new account until further notice.

Will my online banking change?

Yes. After the system conversion on November 1, 2025, United Cities CU members can register for North Jersey FCU's online banking system and download the North Jersey FCU mobile banking app for iPhone and Android devices.

Will my existing online banking transfers continue to be processed?

Yes. North Jersey FCU will convert your existing United Cities CU recurring and one-time online banking transfers during the system conversion on November 1, 2025. You will be able to view these converted transfers in North Jersey FCU's online banking system. For help modifying or stopping these transfers after the conversion, please contact North Jersey FCU at 973-375-9182.

Will my existing online banking bill payments continue to be processed?

No. After the system conversion, you will need to register for North Jersey FCU's online banking to schedule new bill payments. UCCU bill payments will not be transferred to the North Jersey FCU bill pay system. UCCU bill payments will be processed through October 27, 2025. Any payments scheduled for delivery after that date will not be processed. Access to the United Cities CU bill payment system will be disabled on October 27, 2025.

I currently have e-Statements. Will I continue to receive my statements online?

No. After the system conversion on November 1, 2025, you will need to register for North Jersey FCU online banking and re-enroll in e-Statements. If you do not enroll, paper statements will be mailed and are subject to the paper statement fee as outlined in the North Jersey FCU fee schedule.

How will I receive my October 2025 statements?

United Cities CU will mail October 31, 2025 statements to all account holders.

Will I need to set up a new audio access logon?

Yes. Beginning November 3, 2025, to access your account via the audio response unit, you will use your account number and the last four digits of the primary account holder's Social Security number as your personal identification number (PIN). After initial access, you will be required to set a new PIN.

Will the terms and rates of my existing United Cities CU accounts change?

That depends on the type of account:

- Loans: Your existing loan contract will remain in effect until the loan is paid off.
- Share Certificates: The terms of your current share certificate will remain in effect until its maturity date.
- Other Shares: For membership shares, share draft (checking), club accounts, and IRAs, the terms and rates will align with North Jersey FCU accounts immediately following the merger effective date.

Will I have to order a new credit card?

No. A replacement North Jersey FCU MasterCard credit card will be mailed toward the end of October 2025 to replace your existing United Cities CU credit card.

- If your current credit card has not been used in the past six months, it will not be replaced.
- United Cities CU credit cards will be closed on October 27, 2025.
- Existing balances will be transferred to your new North Jersey FCU credit card starting at the end of October 2025.
- Any rewards not redeemed by October 31, 2025 will expire.
- Your United Cities CU credit card will no longer work as of October 27, 2025.
- Your replacement card may be activated beginning November 4, 2025.
- You will receive a final credit card statement from United Cities CU in November 2025, and your first North Jersey FCU credit card statement near the end of November 2025.
- Starting November 1, 2025, credit card payments must be made directly to North Jersey FCU or as indicated in your North Jersey FCU statement.

Will my accounts continue to be federally insured?

Yes. Your accounts will remain federally insured by the National Credit Union Administration (NCUA), a U.S. government agency, up to at least \$250,000. In addition, North Jersey FCU provides members with supplemental deposit insurance through Excess Share Insurance Corporation (ESI), a licensed insurance company. This offers an additional \$500,000 in coverage, for a combined total of up to \$750,000.

Will there be service interruptions?

- Yes. Temporary service disruptions may occur between November 1 and November 2, 2025, as the system conversion is completed.
- Debit and credit card transactions may be briefly impacted.
- Online banking, bill pay, and telephone automated banking services will require re-registration after November 1, 2025.
- United Cities CU members are strongly encouraged to withdraw cash and make alternate arrangements for accessing funds before November 1, 2025.
- The United Cities CU branch, CO-OP shared branching, and CO-OP ATMs will remain available prior to the system conversion weekend for access to funds.

What about joint owners and beneficiaries on my accounts?

Joint account owners and beneficiaries will remain as previously designated on your accounts. We encourage you to review your account ownership and payable-on-death (POD) beneficiary information. If you have any questions or concerns, please contact United Cities CU at info@uc-cu.org or 973-375-9182.

Where can I get a copy of the account terms and conditions, privacy policy, and fee schedule for North Jersey FCU?

A copy of these documents was mailed to you on September 3, 2025. You can also access existing North Jersey FCU disclosures online at <https://njfcu.org/about-us-north-jersey-federal-credit-union/forms-disclosures>.

What if I have additional questions?

We're here to help. If you have any questions about the merger or what it means for you, please contact United Cities CU at info@uc-cu.org or 973-375-9182. We will continue to update this FAQ document as needed throughout the merger process.