



# ACCOUNT CONVERSION FAQ

## Q. When will the account conversion take place?

Account conversion is currently planned for April 2023. While access to some services may transition at different intervals leading up to and through the account conversion, there should be no impact to your ability to use your account up to and through conversion.

## Q. Will my deposits still be insured?

Yes. After closing, Persons Banking Company will voluntarily terminate the insurance of deposits by the FDIC and convert to insurance by the NCUA. The FDIC will not insure any portion of deposits including any new deposits or additions to existing deposits. Customers have received separate notice of termination of FDIC insurance. For more information, you may visit the NCUA's website at [www.ncua.gov](http://www.ncua.gov), or you may visit the FDIC's website at [www.fdic.gov](http://www.fdic.gov).

### NCUA and FDIC Insurance Comparison

	<b>Single Account</b> (one owner)	<b>Joint Account</b> (more than one owner)	<b>Retirement Accounts</b> (includes IRA)	<b>Revocable Trust Accounts</b>	<b>Corporation, Partnership, and Unincorporated Association Accounts</b>
<b>NCUA Insured</b>	\$250,000 per owner	\$250,000 per co-owner	\$250,000 per owner \$250,000 for Keogh All IRA coverage is separate and in addition to coverage for other credit union accounts	\$250,000 per owner per beneficiaries (includes Coverdell Education Savings accounts)	\$250,000 per corporation, partnership, or unincorporated association
<b>FDIC Insured</b>	\$250,000 per owner	\$250,000 per co-owner	\$250,000 per owner	\$250,000 per owner per beneficiaries up to 5 beneficiaries	\$250,000 per corporation, partnership, or unincorporated association

## Q. Will my account number or account names change with the account conversion?

You'll receive more information on any account changes as we get closer to account conversion.

**Q. Will I need to update my ACH (Automated Clearing House) transactions (social security, payroll, etc.)?**

Following account conversion, you will need to contact any business that you provided your account information to for ACH payments or deposits and provide your updated routing number (261171587). We'll provide you with more information as we get closer to account conversion.

**Q. Will fees change?**

You will receive a copy of Robins Financial's fee schedule in future correspondence. While you may notice different terminology and intervals at which fees may be charged, it is our goal to keep total fee amounts the same or less than what was historically charged.

**Q. Will new debit cards be issued as part of the account conversion?**

Yes, new debit cards will be sent to replace existing Persons Banking Company-branded debit cards, and you will be sent new personal identification numbers (PIN).

**Q. What is Robins Financial Credit Union's routing and transit number?**

Routing and transit number is 261171587.

**Q. Will my Persons Banking Company checks still work, or do I need to order new ones?**

While Persons Banking Company checks will be accepted and processed as normal until account conversion, you will be provided with new checks prior to or following account conversion. More details will be included in future correspondence.

**Q. Will my consumer loan(s) remain the same following account conversion?**

We expect your existing consumer loans to transfer to Robins Financial with the same terms. In the event that a change to any particular loan could be necessary, we will be in contact with you to discuss all available options.

**Q. How will this affect my loan payments?**

You will continue to make loan payments to Persons Banking Company until account conversion. Following conversion, you can also make loan payments at any Robins Financial full-service branch locations; by mail to Robins Financial Credit Union, PO Box 6849 Warner Robins, GA 31095; or visit [robinsfcu.org](http://robinsfcu.org) for more options.

**Q. When will I receive my account statement from Robins Financial Credit Union?**

You'll receive the account history since your last statement and through the month end prior to the account conversion. Following the account conversion, you will receive your first integrated Robins Financial account statement. That first statement will serve as reference to verify balances, etc. by matching it to your former Persons Banking Company statement.

**Q. Will my certificate rates change?**

All certificate products will maintain the same rates at conversion.

### **Q. Will beneficiaries transfer with account(s)?**

Any previously designated beneficiaries will follow the account when integrated with Robins Financial's system.

### **Q. When will I be able to use a Robins Financial ATM?**

After closing, Persons Banking Company customers will be able to use ATMs at both former Persons Banking Company branches and Robins Financial-owned ATM locations with their Persons Banking Company ATM and debit cards fee free.

Following the account conversion, you will be able to use any branch or ATM within Robins Financial's network. You may also use any credit union participating in the CO-OP Shared Branch network. The CO-OP Shared Branch network allows credit union members to access their account and conduct transactions at more than 5,000 credit union locations nationwide. For a full list of Robins Financial branch locations, ATMs, and nationwide CO-OP Shared Branch locations, visit [robinsfcu.org/locations](https://robinsfcu.org/locations).

### **Q. Does Robins Financial offer account access by phone and when will it be available to me?**

Yes, the credit union offers Command Call, your 24 hour telephone teller, an audio response system that allows access to account balances, history and more. This service is accessible when calling our toll-free number 800-241-2405, and we expect it to be available after account conversion.

### **Q. When will digital/mobile access be available?**

Persons Banking Company's current online and mobile banking will be inaccessible after conversion. Digital Services will be available via Robins Financial's digital and mobile banking platforms after account conversion. A detailed communication about initial access will be sent in future correspondence.

### **Q. Does Robins Financial Credit Union support mobile wallet transactions?**

Yes, Robins Financial supports Apple Pay, Google Pay and Samsung Pay.

Apple Pay is a registered trademark of Apple, Inc. Google Pay is a trademark of Google LLC. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.

### **Q. Where can I go to find out more about Robins Financial Credit Union?**

- Website: <https://www.robinsfcu.org/about-us>
- Facebook: <https://www.facebook.com/robinsfinancial>
- LinkedIn: <https://www.linkedin.com/company/robins-financial-credit-union>
- Twitter: <https://twitter.com/RobinsFCU>
- Instagram: <https://www.instagram.com/robinsfcu/>
- YouTube: <https://www.youtube.com/c/RobinsFinancialCreditUnionOfficial>

### **Q. What are Robins Financial's hours?**

To learn more about lobby and drive thru hours at Robins Financial Credit Union's 22 branch locations, please visit [robinsfcu.org/locations](https://robinsfcu.org/locations).

### **Q. Who can join Robins Financial Credit Union?**

Robins Financial Credit Union proudly serves those who live or work in a 45-county area in the state of Georgia. To find out more, visit <https://www.robinsfcu.org/about-us>.