

Welcome
Deluxe
Members



Merger Guide



A Message From the CEOs

Dear Members,

We are pleased to announce that the merger of Deluxe Federal Credit Union with Burbank City Federal Credit Union has been approved and will be effective on November 1, 2016.

We thank the members of Deluxe FCU for the trust and commitment they have placed in us by voting to approve this merger, uniting two long-time credit unions, each with a history of outstanding service to their members.

Burbank City welcomes our new members with the goal of making this transition a smooth and easy process. This manual will serve as a guidebook to some of the changes that will take place with your accounts and services.

We invite you to take a few moments to read through it to become familiar with the information and the positive changes which will occur. And please keep it handy as a quick reference.

We are eager to have you as part of the Burbank City family. On behalf of your 18,000 fellow members we look forward to serving you and your family's financial needs.

Welcome to Burbank City Federal Credit Union.



Darin Guggenheimer
President/CEO
Burbank City Federal Credit Union



Jason Makohon
President/CEO
Deluxe Federal Credit Union

Access

Shared Branching

To allow easy access to your accounts, you will receive a Burbank City Debit MasterCard. Members without a checking account will be issued a Burbank City ATM card. While you will no longer be able to go inside other financial institutions to conduct your transactions, you will still be able to withdraw money and make deposits at **nearly 30,000 CO-OP ATMs nationwide**. You can also make check deposits, view balances and transfer funds using our Mobile App on your smart phone or tablet.



Branch Hours and Locations

Magnolia Branch

1800 W. Magnolia Blvd, Burbank, CA 91506
Monday-Thursday 9:00 am-5:00 pm
(Lobby & Call Center)
Friday 8:00 am-6:00 pm
(Lobby & Call Center)

Cabrini Branch

9795 Cabrini Dr. Suite #203
Burbank CA 91504
Monday-Friday 9:00 am-5:00 pm

Saturday Call Center Hours 10:00 am - 2:00 pm | (818) 846-1710

TruStage Insurance Benefit

The complimentary \$1,000 TruStage AD&D (Accidental Death and Dismemberment) insurance benefit provided by Deluxe Federal Credit Union is terminating and will no longer be in effect after October 31, 2016. This has no effect on any members who have purchased additional coverage known as a Contributory Policy in which they pay a monthly premium. These policies are independent of Deluxe FCU and will remain in force as long as the premiums remain current. For further information, please feel free to contact Jason Makohon at (818) 846-1710 Ext. 362.

Important Dates/Numbers

Monday, October 31, 2016

- Last day to use your Deluxe FCU debit and credit cards
- Deluxe Branch on Cabrini will close at 12:00 Noon

Tuesday, November 1, 2016

- Activate and begin using your Burbank City ATM, debit and credit cards
- Burbank City Cabrini Branch opens at 9:00 am

Burbank City Routing number

322274116

**And visit
www.BurbankCity.org
for the most up-to-date
information.**

Mobile/Online Banking



Online Banking

Access to Online Banking is simple and requires using your new Burbank City account number as the Member Number. Just contact the Call Center at (818) 846-1710 during regular business hours and we'll be happy to help you get setup.

Mobile Banking

Our mobile app gives you an unbeatable, secure way to access your account using your mobile device. Transfer funds, deposit checks, pay bills and secure your credit and debit cards with just a few taps. Be sure to first enroll in Online Banking to establish your password (see above) then visit your favorite app store to download the latest version.

eStatements

Rather than waiting for your statements to be delivered through the mail, your eStatements are available online as a PDF for secure and easy downloading and storage. And you'll be able to view current and past Burbank City statements. Just log into Online Banking at www.BurbankCity.org and select "eStatements" from the "Account Information" menu at the top.



Savings

Saving Accounts

As an owner of the Credit Union, Burbank City requires a \$5 minimum balance in the main share account at all times. We also offer club and trust accounts.

Money Market Accounts

Money Market account rates will change to the level associated with the equivalent tier offered at Burbank City. Call or come in to speak with a Burbank City staff member who can provide you with checks for your money market account.

Share Certificates

If you have a Certificate of Deposit, your current maturity date will stay the same. Upon maturity the certificate will roll into a comparable certificate offered by Burbank City. Your certificate will transfer to Burbank City with its current rate and term. Your maturity notice will provide instructions to change your certificate term, if desired.

Individual Retirement Accounts

If you have an Individual Retirement Account (IRA), you will receive a separate mailing with a new trust agreement. Please review your beneficiaries and update them if necessary. If your IRA is invested in an IRA Certificate, your current maturity date will stay the same. At maturity, some IRA Certificate terms will change. Your maturity notice will provide instructions to change your term.

Financial Planning

For more than two decades the money experts at Hall, Hodges & Associates have been working hard to give Burbank City members the best in financial and retirement planning. To make a no-obligation appointment please call (800) 490-1447.

Securities offered through Berthel Fisher & Company Financial Services, Inc. (BFCFS). Member FINRA/SIPC. Please note electronic mail is not secure: BFCFS does not accept or take responsibility for acting on time-sensitive instructions sent by email.

Checking

Checking Account

If you have a Deluxe FCU checking account, you will receive a supply of Burbank City checks prior to November 1, 2016. Please do not use your Burbank City checks before November 1, 2016. They will not be paid and will be returned. Deluxe FCU checks written prior to November 1, 2016 will be honored for three months until February 1, 2017.

You may continue to use your Deluxe FCU checks for three months through February 1, 2017. However it is recommended that you use the complimentary checks provided by Burbank City as soon as possible and shred all Deluxe FCU checks to minimize confusion.

Deluxe FCU Statement & Check Copies

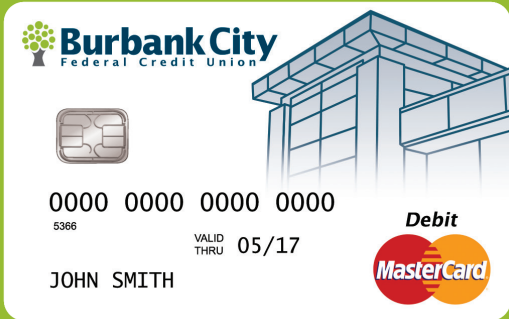
If you need copies of your Deluxe account statements, including copies of check deposits made at the Deluxe FCU branch or drawn against your Deluxe FCU checking account, please call us directly at (818) 846-1710. There will be no fee to retrieve your Deluxe account information.

Automatic Debits/Payments

Automatic debits or payments (insurance, gym membership, utilities, etc.) on your Deluxe FCU checking and saving accounts, or Deluxe FCU Visa debit card will cease on October 31, 2016. Please notify the businesses, merchants, utilities or government institutions of this change by providing them with your new Burbank City account information.

Direct Deposit

You will need to provide your new Burbank City account number and Burbank City's routing number (322274116) to the HR/Payroll department or government agency which deposits the funds to your account.



Your New Debit MasterCard

If you have a Deluxe FCU checking account you will receive a new Burbank City Debit MasterCard. Your Deluxe FCU Visa debit card will work until October 31, 2016. You will receive your new Burbank City Debit MasterCard within the next few days. Upon receipt, please activate your card and begin using it on November 1, 2016.



Benefits® Plus

Your Deluxe FCU Benefits Plus will transfer over to Burbank City and will remain complimentary for the first six months. After which you will be charged the nominal Burbank City account holder fee of \$5.00 per month. It can remain complimentary if you apply for and are approved to open a Burbank City Platinum Rewards MasterCard. Simply make one purchase per month and the fee will be waived.

Debit Card Automatic Payments/Withdrawals

Automatic payments on your Deluxe FCU debit card will cease on October 31, 2016. Please notify the businesses or government institutions of this change by providing them with your new Burbank City Debit MasterCard information.

Overdraft Protection

Your Deluxe FCU Overdraft Protection will cease on October 31, 2016. Burbank City does offer overdraft protection through a savings account, line of credit or your MasterCard credit card. To designate an account please contact us directly at (818) 846-1710.

ATM Locations

Using your Burbank City Debit MasterCard lets you withdraw money, make deposits and view balances at **nearly 30,000 CO-OP ATMs nationwide**. To find the nearest location visit www.BurbankCity.org and click the ATM button at the top of the page. Or log in to our Mobile App and tap Locations on the menu.

Credit Cards/Loans

Your New Classic MasterCard

If you have a Deluxe FCU Visa credit card you will receive a new Burbank City Classic MasterCard. Your Deluxe FCU Visa credit card will work until October 31, 2016. You will receive your new MasterCard within the next few days. Upon receipt, please activate your card and begin using it on November 1, 2016.



Deluxe FCU Visa Credit Card Reward Points

As of this printing redemption details have not been finalized. Please contact us for more details at (818) 846-1710, or visit www.BurbankCity.org.

Deluxe FCU Visa Statement Copies

If you need a copy of your Deluxe FCU Visa account statements, please contact us directly at (818) 846-1710. There will be no fee to retrieve your Deluxe FCU Visa credit card information.

Payment Due Dates

Credit Cards: Your Deluxe FCU Visa credit card due date is the 28th of the month. Your new Classic MasterCard credit card statements are mailed on the 16th of each month and the payment(s) will be due on or before 10th of the following month. If you do not want to accept the new/changed terms which were recently mailed to you, you can opt-out of the new card. We will cancel your current limits and you can just keep making payments as usual until your balance is paid in full. Please call Jason at (818) 846-1710 Ext. 362 for more details.

Consumer Loans: Your Deluxe FCU loan due date is the 25th of the month. Your new Burbank City due date will be the 28th of the month.

Payment Methods

Beginning November 1, 2016 you can pay your Burbank City loans using Online Banking or our Mobile App by transferring the payment from your saving or checking account. You can also call us at (818) 846-1710 and ask us to transfer the funds over the phone. If needed you may also come in to a branch or mail your payment directly to:

Burbank City Federal Credit Union
PO Box 31 Burbank, CA 91503

Not just better banking, but a better experience.

Coin Counter

Bring your unrolled coins to our Magnolia branch and turn them into cash! And no, we don't charge members a fee.

Drive-Up ATM

Get cash, make deposits and view balances from your car.

Kids' City

When you come into the Magnolia branch lobby, we have a room filled with games and books to keep your child busy while you do your banking.

Night Depository

Our night drop box gives you a fast, safe & convenient option for making after-hour deposits and payments.



More Questions You May Have

How do I get copies of my Deluxe FCU account and VISA statements, and other documents?

If you need statement copies or other information from your Deluxe FCU account, please call us directly at (818) 846-1710. There will be no fee to retrieve your Deluxe FCU account information.

How do I get a copy of a check which cleared on my Deluxe FCU checking account?

If you need copies of check deposits made at the Deluxe FCU branch or drawn against your Deluxe FCU checking account, please call us directly at (818) 846-1710. There will be no fee to retrieve your Deluxe account information.

Without Shared Branching, how can I get cash or do transactions on my account?

Using your Burbank City ATM or Debit MasterCard you can still withdraw money, make deposits and view balances at nearly 30,000 CO-OP ATMs nationwide. And with our Mobile App you can view your balances, make transfers, pay your bills, make check deposits and so much more from nearly anywhere.

Will the Deluxe FCU branch on Cabrini remain open? What are the hours?

Yes. The Cabrini branch will remain open and hours will be: Monday-Friday: 9:00 am - 5:00 pm

When can I call to get live assistance over the phone?

Our Call Center hours are Monday - Thursday 9:00 am - 5:00 pm, Friday 8:00 am - 6:00 pm, Saturday 10:00 am - 2:00 pm

Will the employees of Deluxe FCU remain employed?

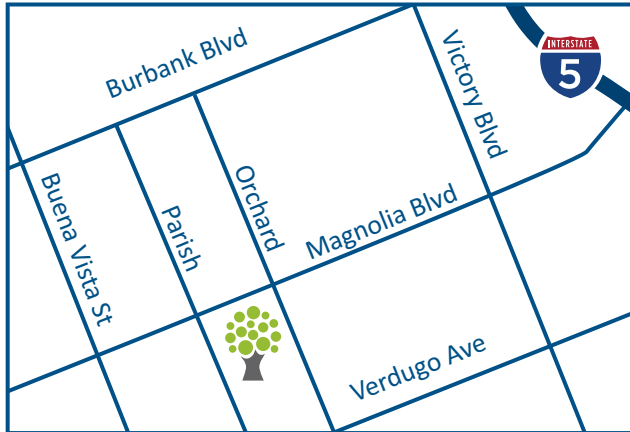
Yes. The employees of Deluxe Federal Credit Union will become full-time employees of Burbank City Federal Credit Union.

Questions?

(818) 846-1710

www.BurbankCity.org





1800 W. Magnolia Blvd, Burbank, CA 91506



9795 Cabrini Dr. Suite #203, Burbank CA 91504

Online: www.BurbankCity.org | On the phone: (818) 846-1710

