



Welcome to Wings!



**An introduction to your
new business membership**

SbCU business members, we think you'll like it here.

On March 1st, 2025, Settlers best Credit Union, a division of Wings Financial Credit Union, will be re-branded to Wings Credit Union. Accounts and systems will be converted at this time. It is our pleasure to welcome you to Wings, and we hope to make this transition as smooth as possible.

This guide provides details on your new accounts, highlighting any differences from your previous accounts. We are confident you'll find the changes to be positive ones.

About Wings Credit Union...

Since 1938, Wings has been committed to providing our members exceptional value in financial services. Today, Wings is the largest credit union in Minnesota and one of the top 30 nationwide.

Member-owned, not for profit

As a not-for-profit financial institution, Wings exists to serve our members, not shareholders. You benefit from our financial successes in the form of higher savings yields, lower loan rates and fewer fees.

Our mission statement

Embrace the cooperative spirit to give flight to our members' financial dreams.

We'll be here for you

If you have additional questions, please let us know. We value your membership and are committed to providing you the highest level of service possible!

Transition Support (until March 31st)	(855) 873-5707
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Nationwide Toll-Free	(800) 692-2274
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Learn more: wingscu.com/settlers

A few things you'll need to know

Settlers best Credit Union branches will close Friday, February 28th at 5 p.m.

They will reopen as Wings on Monday, March 3rd.

Accounts and systems will begin converting on Friday, February 28th at 5 p.m.

Your new Wings debit card will be available beginning on March 1st. By March 3rd, you will enjoy full access to Wings branches (including former Settlers best branches), ATMs and digital services.

Your Wings ID number is the key to your relationship

Each business will receive a Wings ID via mail before account conversion. Your Wings ID is the key to accessing your entire relationship at Wings and is different than an account number. Your Settlers best Credit Union accounts will be assigned new account numbers specific to Wings. You can access your new account numbers in digital banking or in-branch starting March 3rd.

Please note: if you already have a Wings ID, you will continue to use it. Beginning March 3rd, you will be able to access all accounts under one digital banking login.

If you have a checking account, you may order new checks after account conversion

You can continue to use your Settlers best checks until April 15th. If you wish to order more checks after conversion, please contact us. Your first box of Wings checks is free.

If you currently have a debit card, you'll receive a new Wings debit card

To protect your security, a PIN will arrive separately. Your Settlers best debit card(s) will be deactivated the evening of February 28th.

Please note: existing money market accounts will no longer have debit cards.

If you currently have a credit card, you can continue to use it

There will be no changes to your credit card. You can continue to use your current Settlers best credit card. You will still access your eStatements and make payments in MyCardStatement.

Direct deposits, electronic payments and checks will continue to clear for 60 days

To ensure accurate processing, we recommend updating your account information as soon as March 3rd.

Accounts overview

Effective March 1st, 2025.

Important: Account history

Your Settlers best Credit Union transaction history will not be converted directly to your new Wings digital banking. However, you will have access to up to three years of statements if you sign up for eDocuments.

Funds Availability Policy (check holds)

Wings' policy is to make funds from deposits to checking accounts immediately available. Deposits made at Automated Teller Machines (ATMs) will be available on the second business day following the banking day on which funds were deposited, with the exception of the first \$225 (\$275 effective 7/1/25), which will be available immediately.

Longer delays may apply in certain cases.

For our complete Funds Availability Policy, please refer to the enclosed Business Account Agreement & Disclosure.

Dividends

Dividends are paid on credit union deposits (similar to interest paid by banks) and are reportable to the IRS as income. Dividend rates published, for all accounts (excluding certificates) are prospective rates for the current period and are based on the average daily balance.

Cut-off times

At Wings, the daily cut-off time is at branch closing time. Cut-off times for digital transactions are noted within digital banking.

Wings Routing Number: 296076152

Documents enclosed

Enclosed is a **Business Account Agreement & Disclosure**, **Business Savings & Checking Account Disclosure** and **Schedule of Fees**, which provide additional detail and supersede all previous terms and disclosures (with the exception of existing certificates and loans).

By maintaining your accounts at Wings, you agree to all terms and conditions in the enclosed disclosures.

Business accounts

If you had...	Now you'll have...
Basic Business Checking	Essential Business Checking
Business Checking	Select Business Checking
Business Advantage Money Market Business Money Market Business Preferred Plus Money Market High Yield Business Money Market Platinum Plus Business Money Market Sb Fee-Free Business Money Market Platinum Plus Business Savings	Premium Business Money Market
Share Business Savings Account	Business Share Savings
Business Savings	Everyday Business Savings

Please note: existing money market accounts will transition to savings accounts. If you currently have a money market account that has a debit card or checks, those will no longer be available after February 28th, 2025.

Streamlining daily financial management.

Wings business accounts and services are designed to support businesses.

Business Share Savings

The foundation for your credit union relationship.

Business Checking

Includes Essential, Select and Advantage accounts.

Overdraft protection: your current overdraft protection selections, if applicable, will carry over to your new membership.

Everyday Business Savings

A flexible account, which offers a great way to save.

Premium Business Money Market

Offers competitive rates, with no minimum balance or monthly fees.

Commercial Lending

Flexible lending solutions, responsive personal service.

Learn more: wingscu.com/business

Certificate accounts

A safe, secure investment with competitive rates.

Settlers best Credit Union certificate accounts will transfer to Wings at their current rate(s) and terms*

*Excluding dividend payments made by check. If you currently receive your dividend payments by check at Settlers best Credit Union, you will now receive your dividend payment in your Share Savings account.

At maturity, certificates will auto-renew

Certificates will auto-renew for the same term as the initial certificate (excluding certificate "specials" which will renew as a 12-month certificate), but will be updated to reflect Wings standard certificate terms. Additional information regarding renewal terms will be provided prior to maturity.

Make an investment for the future with Wings' certificates

Take advantage of a locked-in rate and term with Wings' certificates.† With terms from three months to five years, our certificates give you a safe, secure investment option.

Learn more: wingscu.com/certificates



Your deposits are still federally insured.

Your deposits are insured up to \$250,000 by the National Credit Union Administration (NCUA).

†Early withdrawal penalties apply.

Convenient access options

Sign up for digital banking

Digital banking makes it easy to manage finances virtually anywhere, anytime. Enjoy 24/7 account access whenever, wherever with convenient features including:

- ✔ **Mobile deposit** – Deposit checks with your mobile device
- ✔ **Card controls** – Turn debit cards on or off; report lost or stolen
- ✔ **Bill pay** – Schedule all your payments in one place. **Please note:** you will need to re-add any existing bill payments after March 3rd.

Starting March 3rd, 2025, use your Wings ID to enroll in digital banking at wingscu.com.

Please note: If you have both a personal and business account at Settlers best, you will need to create a separate digital banking account for each.

Surcharge-free ATM network

Access to over 80,000 surcharge-free ATMs nationwide (Allpoint, Co-op Network and MoneyPass). Owners of surcharge-free ATMs do not charge a transaction fee.

Members can make up to 5 withdrawals at non-Wings-branded ATMs (including surcharge-free ATMs) per statement cycle; then, a \$2.50 fee per transaction will apply. **Please note:** The surcharge-free ATM network will replace the current practice of refunding ATM fees.

Find your nearest ATM at wingscu.com/locations.

Find a branch near you

In addition to the three Wisconsin locations below, Wings has 29 branches in Minnesota, Michigan, Florida and Georgia.

Find your nearest location at wingscu.com/locations.

Appleton

835 W Northland Avenue
Appleton, WI 54914

Madison

8010 Excelsior Drive
Madison, WI 53717

Note: This location is by-appointment-only and offers limited services.

Windsor

4021 Meridian Drive
Windsor, WI 53598

Statements

You will receive a final statement from Settlers best via mail

All Wings accounts receive a combined statement at least quarterly. Monthly statements are sent if you have a checking account, line of credit, mortgage payment or electronic activity.

Statement dates vary by account type

Business account statements are sent at the end of each month.

Enroll or re-enroll in eDocuments

Enrolling in eDocuments helps you avoid the \$3.00 monthly paper statement fee charged on all checking accounts. Note: if you were previously enrolled in eDocuments, you will need to re-enroll.

To sign up, log in to digital banking.



Updating direct deposits & automatic payments

Simple steps for a smoother transition.

New account numbers can be accessed after conversion

To ensure that automatic deposits and payments are processed correctly, we recommend updating your account information to Wings' routing number (see below) and your new business account number(s) (this is different from your Wings ID) starting March 3rd, 2025.

You can access your new account numbers in digital banking or in-branch starting March 3rd.

(Note, for the first 60 days of membership, there will be a grace period where we will redirect Settlers best Credit Union deposits and payments to your new Wings account. After that 60-day period, any deposits or payments to Settlers best account numbers will be returned.)

1. Change your direct deposit.

If you have any payments direct-deposited, be sure to provide these institutions your new Wings account information.

2. Switch automatic payments.

Any payments you make through automatic checking withdrawals (or automatic charges to your old debit card) must be switched to your new account.

Wings Routing Number: 296076152

Wings Credit Union
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Apple Valley, MN 55124

(952) 997-8000
(800) 692-2274
wingscu.com



NMLS #403259