



Welcome to Wings!



**An introduction to
your new membership**

SbCU 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 member will receive their own 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 of your accounts under one digital banking login.

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

You can continue to use your Settlers best checks until April 15th, 2025. 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 existing 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 with employers and billers 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.

Primary account owner

All accounts at Wings have an owner who is designated as the primary owner. The primary owner is the person whose Social Security Number is used for IRS reporting.

Joint ownership

All joint accounts will remain the property of the signers as joint owners with right of survivorship, excluding the initial \$5 membership deposit in the primary share account. Wings statements are only addressed to the primary account owner; this does not reflect a change in ownership.

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 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 the branch closing time. Cut-off times for digital transactions are noted within digital banking.

Wings Routing Number: 296076152

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 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 your paycheck, Social Security check, pension checks or any other source of income 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.

These may include:

- | | | |
|---------------------------------------|--|------------------------------------|
| <input type="checkbox"/> Child Care | <input type="checkbox"/> Investments | <input type="checkbox"/> Utilities |
| <input type="checkbox"/> Credit Cards | <input type="checkbox"/> Loans | – Gas |
| <input type="checkbox"/> Insurance | <input type="checkbox"/> Memberships | – Water |
| – Auto | – Health Club | – Electric |
| – Home | <input type="checkbox"/> Mortgage/Rent | – Cable |
| – Life | <input type="checkbox"/> Subscriptions | – Internet |
| – Health | – Streaming | – Phone |
| | – Music | – Trash Service |

Savings accounts

If you had...	Now you'll have...
Share Savings Share Savings WUTMA	Share Savings
Personal Savings Employee Personal Savings Expect the Unexpected Savings	Everyday Savings
Platinum Plus	Platinum Plus Savings

Earning options to secure your future.

Wings offers a wide array of secure savings options at competitive yields.

Share Savings

The foundation for your credit union relationship, with no minimum balance to earn dividends.

Everyday Savings

A flexible account that offers a great way to save for something special.

High-Yield Savings

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

Platinum Plus Savings

Earn high yields with no monthly fees or term commitments.

Learn more: wingscu.com/savings

Documents enclosed

Enclosed is an **Account Agreement & Disclosure, 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.

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 – exceptions made for IRA RMD withdrawals only.

Checking

If you had...	Now you'll have...
Personal E-Checking Personal Dividend Checking Employee Dividend Checking Founders Dividend Checking Founders Personal Checking	Everyday Checking
High-Yield Personal Money Market Sb Forward Money Market Founders Personal Top Tier Money Market	Platinum Plus Savings
Advantage Personal Money Market Personal Money Market Employee Personal Money Market Founders Personal Money Market	High-Yield 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.

Checking with great benefits.

Whether you're looking for a simple banking experience or want to increase your dividend-earning potential, Wings has a checking account that's perfect for you. All checking accounts feature:

- ✓ Free Bill Pay service in digital banking
- ✓ Contactless-enabled debit card
- ✓ 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

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

Everyday Checking

A simplified checking account with no minimum balance requirements.

High-Yield Checking

Earn higher dividends on balances up to \$25,000 when you are enrolled in eDocuments, have direct deposit(s) totaling at least \$1,000 per month, and make 15+ debit or credit card transactions per month.

Loans

Competitive lending for needs large and small.

Existing **installment loans** and **home equity lines of credit** will be transferred to Wings under the same rates, due dates and terms. You will have new loan account numbers, which can be accessed beginning March 3rd in digital banking or by visiting a branch.

Existing **mortgage loans** will continue to be serviced by Midwest Loan Services under the same rates, due dates, account numbers and terms. You will also make payments and receive statements through Midwest Loan Services, just as you do today.

Loan options to fit your needs

As part of our commitment to serve members' complete financial needs, Wings offers flexible borrowing options for all your needs, including:

- ✓ Vehicle loans
- ✓ Boat loans
- ✓ Recreational vehicle loans
- ✓ Motorsports loans
- ✓ Mortgage loans
- ✓ Home equity lines of credit



Credit cards

There will be no changes to your credit card. If you have a Settlers best credit card, you may continue to use it. You will also make payments and receive card statements, just as you do today. You will continue to use MyCardStatement to access eStatements or make payments online.

Low rates, fewer fees, unique member benefits.

If you prefer, you can apply for a Wings credit card.



Wings Member Rewards Visa Signature® Card

A premier card, with cash-back rewards and a low variable rate



Member Cash Rewards Visa Signature Card

A premier card, with flexible reward options and a low variable rate



Wings Visa Platinum Card

Features a competitive variable rate and lower minimum credit line



Convenient access options

Sign up for digital banking

Digital banking makes it easy to manage your money virtually anywhere, anytime. Enjoy 24/7 account access to your Wings accounts 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
- ✓ **VantageScore® credit score** – Monitor your credit health
- ✓ **Financial tools** – Spend smarter and monitor financial health
- ✓ **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:** Joint users will also need to register for digital banking.

Surcharge-free ATM network

From coast to coast, members enjoy convenient cash and account information at over 80,000 surcharge-free ATMs. Find one near you 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:

- ✓ **Quarterly statements** are sent at the end of each quarter
- ✓ **Monthly statements** are sent on the 21st of each month

Please note: Wings statements are only addressed to the primary account owner; this does not reflect a change in ownership.

Enroll or re-enroll in eDocuments

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

To sign up, log in to digital banking.



Wings Financial Advisors

Member-focused investing & insurance.

As part of our commitment to support members' complete financial needs, Wings Credit Union members have access to professional investing and insurance services through Wings Financial Advisors.* Services offered include:

- ✓ Comprehensive financial guidance
- ✓ Retirement planning
- ✓ 401(k) rollover planning
- ✓ Investment management
- ✓ Education funding
- ✓ Insurance planning, including long-term care

Unlike some firms, our focus is on strategies and service – not sales. Your Financial Advisor will take the time to get to know you and your objectives, then tailor a plan to your specific goals.

Meet with a Wings Opportunity Advisor

Schedule a no-cost, no-obligation consultation with a Financial Advisor at wingscu.com/financial-advisors.

***Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).** Insurance products are offered through LPL or its licensed affiliates. Wings Financial Credit Union and Wings Financial Advisors **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Wings Financial Advisors, and may also be employees of Wings Financial Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Wings Financial Credit Union or Wings Financial Advisors. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	May Lose Value
Not Credit Union Deposits or Obligations	Not Credit Union Guaranteed

Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit www.lpl.com/disclosures/is-lpl-relationship-disclosure.html for more detailed information.

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NMLS #403259