

FEE NOTICE

URGENT INFORMATION FOR FORMER ERIE SHORES CREDIT UNION MEMBERS

As announced in October 2009, the Federal Reserve is closing the former ESCU Routing & Transit number. The number is scheduled for retirement during the 2nd quarter of 2010.

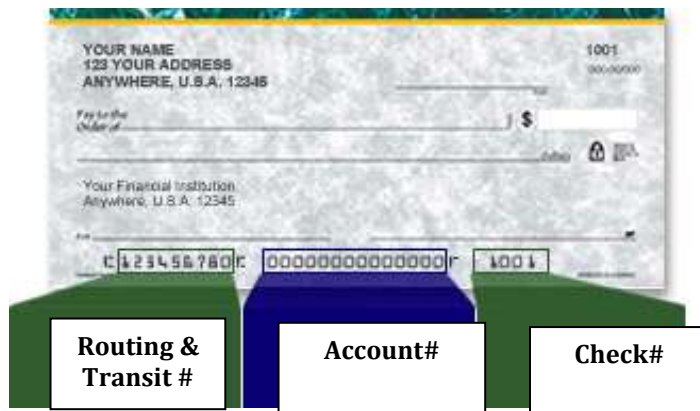
Who does this affect?

This will affect those members who have not updated their checks to reflect the Directions Credit Union routing and transit number through their Directions Credit Union checking account (including home equity loan check access) and/or use Directions Credit Union for any form of electronic items, such as direct deposit, and pre-authorized payments.

Checks processed using the old Erie Shores routing and transit number, will incur a \$25.00 fee* starting April 1, 2010. To avoid this fee, you will need to do the following:

If you have a Directions Checking Account...

- ★ If your checks currently display the *old R&T number 2412 82470* you will need to **discontinue using these checks and order new checks**. The new Routing and Transit number should be **2412 82577**.
- ★ Visit one of our branch locations or call **toll free 1-888-508-2228** and a member service representative can help you order new checks. For this initial check order, please do not use our online check ordering system. However, for future check orders, you will be able to order online.
- ★ In appreciation for your assistance with this transition, your first order of new checks** will be **FREE when placed through Directions Credit Union**. In addition, bring in your old checks to any branch location and we will shred them for you free of charge.
- ★ In addition to your own personal checks, please look over your Directions statement to see if you have any preauthorized checks, and if you do, the routing number will need to be changed on those checks. You will need to contact the company submitting those checks to change the routing number.



*Fee is charged the day of check processing. Multiple checks processed on the same day will not incur additional charge (maximum fee of \$25.00 a day).

**Free checks will be available in one style "Appreciation" checks. Free checks do not apply to Business Account Checks.

Over please

If you have ACH Deposits or Automatic Payments (Electronic Items)...

- * In preparation for this change, we continue to notify companies about the upcoming R&T change. For your security, you may receive a phone call from some of these companies asking to verify the change.
- * Examples of ACH deposits or automatic payments include direct deposit of your paycheck, social security, and automatic payments set up from outside companies (i.e. loans from other financial institutions, gym memberships etc). You can check your most recent Directions statement to find your current preauthorized withdrawals.
- * Some businesses may issue a paper check for the initial deposit under the new routing and transit number. Also, as always please look over your distribution to insure the company carrying it over has done so correctly.
- * If you use any type of bill payment program, you will need to edit the set-up to include both your Directions account number and the Directions routing and transit number.

We apologize for any inconvenience this may cause and would like to thank you for your assistance during this transition. If you have any questions, please visit your [local branch](#) or contact us toll free at 1-888-508-2228.