

Below is a Frequently Asked Question summary about the merger. First and foremost, we would like to remind you to please open and thoroughly read any mail from NW Plus CU for specific items that will affect your accounts as a result of this merger.

Question: Why is this merger taking place?

Answer: All City Credit Union has explored many options to enable its members to continue receiving the best in financial services for years to come. The decision to merge with NW Plus CU was made by the board after careful consideration of the economic climate and the needs of the membership. By merging with NW Plus CU, the combination of resources will allow for a stronger presence plus enhanced products and services available to our members.

Question: When is this merger set to occur and how will I be affected by the merger?

Answer: On July 1, All City Credit Union will officially merge with NW Plus CU. The actual account conversion is scheduled for November 1, 2010. We will keep you informed every step along the way and will work diligently to minimize any inconvenience you may face during the conversion process.

Question: Are my accounts at NW Plus safe and secure?

Answer: Yes. Individual share accounts held by the same member are added together and are federally insured up to the maximum of \$250,000. A member's Roth IRA will be added together with his or her traditional IRA and insured in the aggregate to the maximum of \$250,000. If members had a NW Plus CU account prior to the merger both the All City and NW Plus CU share accounts would be added together and insured up to \$250,000.

Question: Who is NW Plus CU?

Answer: NW Plus CU is a full-service financial institution that has been serving the Everett community since 1939. Initially created by employees of GTE (now known as Verizon), NW Plus CU has now extended its membership offering to anyone who lives, works, or worships in the state of Washington as well as family members of those individuals. NW Plus CU has approximately 12,500 members and \$112 million in assets. For more information on products and services offered, please visit nwpluscu.com.

Question: Will My Account Number change?

Answer: Until November 1, your account number will remain the same along with all deposit and loans attached to that account number. On November 1, your account number will change. NW Plus CU will provide you with plenty of notice before this happens as well as explain any action required of you. In the interim, you will be able to perform your debit/credit card and bill pay transactions as you have at All City. Additionally, you will be able to perform your branch transactions at any All City or NW Plus branch office.

Question: Will the rates on my All City accounts change?

Answer: Savings and CD rates will change on July 1 based on NW Plus CU current rates. IRA savings rates will remain until November 1. Rates on any Certificate of Deposit Accounts and Individual Retirement Certificate Accounts will stay the same until they mature as currently scheduled and then be converted to NW Plus CU CD rates on renewal. For loans, please read “I have a loan, will anything change?”

Question: How will my accounts change? For example, I have a City Club account. Will I have the same type of account after the system conversion?

Answer: NW Plus CU will attempt to match All City Deposit and Loan Accounts with comparable accounts with NW Plus. NW Plus will provide you with a fee schedule, rate sheets and Disclosure of Account Information for further explanation of account features and terms.

Question: What about my IRA?

Answer: When your account is converted to a NW Plus CU account, your IRA Share Savings Account will automatically convert to a 12-month NW Plus CU IRA Certificate of Deposit Account. If you have an IRA Certificate Account it will automatically move to our IRA Certificate of Deposit Account. Rates and terms will remain the same until maturity. Certificate numbers and terms will be shown on your NW Plus statement.

Question: What about my Certificate of Deposit Account?

Answer: If you have a Certificate Account, it will automatically move to our Certificate of Deposit Account when your account is converted to a NW Plus Account. Rates and terms will remain the same until maturity. Certificate numbers and terms will be shown on your NW Plus CU statement and dividends will be added to your Certificate balance unless you have requested them to be transferred to another account.

Question: Will I continue to receive statements?

Answer: Yes. Your statements will continue to arrive from All City Credit Union until your account number is changed on the scheduled conversion date. After this date, you will begin receiving statements from NW Plus CU. If you were enrolled in e-statements statements with All City Credit Union, you will continue to receive e-statements after your account number is changed.

Question: Will I get new checks for my checking account?

Answer: Your current checks will still be valid, and outstanding checks will be routed to NW Plus CU for payment for a period of time after the merger date. New NW Plus checks with a new checking account number and routing number will be provided when your checking account has been converted to NW Plus CU.

Question: Will I still have overdraft protection?

Answer: NW Plus CU will continue your existing overdraft protection options.

Question: Will I still have Courtesy Pay?

Answer: If you currently have Courtesy Pay, you will continue to have this service.

Question: What about direct deposit of my paychecks and my automated loan payments and transfers? Will these continue to work as they do now?

Answer: Initially, none of these services will be affected until your account number changes. NW Plus CU will provide you with plenty of time to update this information before we make any permanent changes. Additionally, NW Plus will provide you with any assistance you will need with changing or setting up direct deposits or making/changing your automatic loan payments/transfers.

Question: Will I still have access to the Shared Branching Network?

Answer: Absolutely! NW Plus CU is also a member of the Shared Branching network, so you will still be able to access your accounts via thousands of credit unions and ATMs nationwide.

Question: What about my loans with All City Credit Union? Should I continue to make payments and where should I send the payments?

Answer: Yes, please continue to make your payments as they are scheduled. For now, if you are mailing your payments, continue sending your payments to All City Credit Union. You will also be able to make your loan payments at any branch office or online.

Question: I have a loan. Will anything change?

Answer: NW Plus CU offers a full range of lending products and services to meet your current and future lending needs. As we get closer to the final conversion date, we will update members with more detailed information regarding their loans.

Question: What about my Visa Credit Card at All City Credit Union? Will it still work?

Answer: Yes. Your All City Visa Credit Card will continue to work. At the time of expiration, your card will be replaced with a NW Plus Visa Credit Card.

Question: What about my current ATM/Debit Card at All City Credit Union? Will it still work?

Answer: Your current ATM/Debit Card will continue to work on your All City accounts. New cards will be issued when your account is converted to NW Plus. A new ATM/Debit Card will be issued to each signer on the account who currently has a card.

Question: I use several All City automated services. Will I need to re-enroll in NW Plus CU automated services?

Answer: Yes. Once you have your new account number, it will be necessary for you to enroll in NW Plus CU's on-line services. NW Plus CU will provide any assistance you may need with the enrollment process. Additionally, we will update members with more specific information as we get closer to the final conversion date.

Question: Where can I get information on NW Plus CU accounts, rates and fees?

Answer: The best place to find information about NW Plus CU is our website, nwpluscu.com. You can also call our Member Service Call Center at **425.297.1000** or toll free at **800.456.6481**.

Question: Will I be able to use NW Plus ATMs and branches?

Answer: Yes. Once the merger has been completed on July 1, 2010, you will have access to your accounts through any NW Plus CU's branch offices located in Everett, Smokey Point, Stanwood and Burlington, including your current All City offices, and all NW Plus CU's ATMs including two additional ATMs that will soon be installed at both All City branches. Additionally, there will be expanded drive-up lanes at the Everett All City Branch.

Question: I've been a long-time member of All City Credit Union and I've grown to like the employees of the branch that I use. Can you tell me what will happen to the current employees?

Answer: Employees of the All City Credit Union will be part of NW Plus CU team.

Question: Will NW Plus CU keep the All City Credit Union branches open?

Answer: Yes