

Our Upcoming

SYSTEM CONVERSION PLAN



Alliance
Credit Union of Florida
A Division of Self-Help CU

March 2026

& What it Means for You

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A MESSAGE TO OUR MEMBERS

Dear Member,

As you may know, Alliance Credit Union of Florida merged with Self-Help Credit Union on June 1, 2025. The next phase in the merger process is to move to Self-Help CU's operating systems to support the accounts and services of the Alliance CU membership. We refer to this next phase as a "system conversion."

This booklet contains detailed information regarding the upcoming system conversion and the changes to products and services that will happen once the conversion goes into effect on **Monday, March 2, 2026**. Please follow the guidance in this booklet - especially with regard to actions that you will need to take to update your account information for certain electronic transactions.

Importantly, your member number will change. You'll find a section in this booklet that describes and illustrates the composition and format of your new member number. For your privacy, your entire new member number does not appear in this booklet, and it will not appear in any other mailing we send to you. Therefore, you must use the guidance in this booklet to construct your new member number.

This is the second of three mailings you will receive regarding the March 2026 system conversion. The first was a general information letter sent in January. The third and final mailing will be sent out around mid-February. The third mailing will contain instructions for logging into Self-Help CU's online banking site and other remote services after the system conversion is complete.

We greatly appreciate your help in making this a smooth transition. Thank you!

Sincerely,

Tiffany Bacon

V.P. of Account Services, Self-Help Credit Union

START DATE

FEBRUARY

27

6:00 PM – Eastern Time

CONVERSION BEGINS

WHAT WILL BE DONE AT THIS TIME:

- Termination of member access to all Alliance CU remote services (online banking, mobile banking, Bill Pay, e-statements, etc.).
- Termination of all access to the Alliance CU website.
- Alliance CU ATM, debit and credit cards will remain fully active. However, a reduction in card transaction limits will be in effect over the weekend.

COMPLETION DATE

MARCH

2

9:00 AM – Eastern Time

CONVERSION COMPLETION

WHAT YOU CAN DO AT THIS TIME:

- Begin using your new member number and account numbers.
- Begin using all Self-Help CU remote services.
- Access all other Self-Help CU products and services.
- Visit and conduct business at any branch of Self-Help CU.

NEW MEMBER NUMBER

A new 8-digit member number has been created for you by Self-Help CU. Please follow the guidance below to construct your new member number. For your privacy, your entire new member number does not appear here, and it will not appear in print in any of the mailings we send to you.

Constructing Your New Member Number:

- Determine if your current Alliance CU member number is a 2-, 3-, 4-, 5-, or 6-digit number.
- Select the template below containing the same number of blanks as your current Alliance CU member number.
- Fill in the blanks with your current Alliance CU member number to create your new 8-digit member number.

1 6 0 0 0 0 ◀ 2 digits

1 6 0 0 0 ◀ 3 digits

1 6 0 0 ◀ 4 digits

1 6 0 ◀ 5 digits

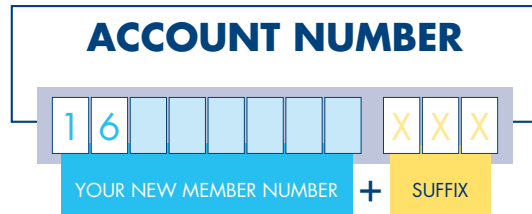
1 6 ◀ 6 digits

Begin using your new 8-digit member number on Monday, March 2, 2026.

NEW ACCOUNT NUMBERS & NEW ROUTING NUMBER

Self-Help CU's account numbers consist of the combination of your new 8-digit member number followed by the 3-digit suffix number associated with each of your accounts.

The **ACCOUNT NUMBER**
is the **MEMBER NUMBER** + the **SUFFIX**.



The **ROUTING NUMBER**
identifies the financial institution.

A sample check form with the following fields: DATE, 2815; PAY TO THE ORDER OF, \$; DOLLARS; Memo; 253184841; 16001234010.

Actual Self-Help CU
Routing Number
253184841

Sample Self-Help CU
Account Number

DIRECT DEPOSITS & AUTOMATIC PAYMENTS

Begin using the Self-Help CU routing number and your new account number on or after Monday, March 2, for any transactions associated with your former Alliance CU accounts. This includes any direct deposit (payroll, government benefits), “wire” transactions, automatic payments, checks, etc. For payroll direct deposits, you may need to contact your employer to provide them with the new routing number and account number. **Debit card and credit card transactions are excluded from these changes.**

DIRECT DEPOSIT EXAMPLES



- Payroll deposits
- IRS deposits
- Social Security deposits
- Child support deposits

AUTOMATIC PAYMENT EXAMPLES



- Insurance payments
- Credit card payments
- Loan payments
- Utility payments

ACTION ITEM

Update your direct deposits and automatic payments **ON** or **AFTER** Monday, March 2, 2026, using the Self-Help CU routing number and your new account number as described on the previous page.

Existing direct deposits and automatic payments that use Alliance CU account numbers and routing number will be accepted until Friday, July 31, 2026.

CHECKS

Before Monday, March 2, 2026, a free box of Self-Help CU checks will be mailed to existing checking account holders with accounts in good standing who have written checks in the past six months.

Replacement checks will be pre-printed with:

- Self-Help CU's routing number.
- Your new checking account number.
- The name and address we have on file for the primary member/account holder.

DATE _____ **2815**

PAY TO THE ORDER OF _____ \$

_____ DOLLARS

Memo _____

253184841 16001234010

Actual Self-Help CU
Routing Number

253184841

Sample Self-Help CU
Checking (Draft)
Account Number

Begin using your new checking account number and Self-Help CU's routing number on or after **Monday, March 2, 2026**.

Existing Alliance CU checks that are presented for payment before **Friday, July 31, 2026**, will be accepted.

ELECTRONIC “REMOTE” SERVICES

Website | Online Banking | Bill Pay
Mobile Banking | Audio Banking | e-Statements

FRIDAY, February 27

SHUTDOWN - 6:00 PM

Member access to all Alliance CU remote services will be permanently disabled at this time. This includes online banking, mobile banking, Bill Pay, e-statements and the Alliance CU website.

The Alliance CU website will be replaced by the Self-Help CU website (self-help.org). After the shutdown, the Alliance CU website will redirect to the Self-Help CU website.

MONDAY, March 2

START-UP - 9:00 AM

Member access to all Self-Help CU remote services begins on Monday, March 2. Log in instructions for all remote services will be mailed to you around mid-February. Please contact a Gainesville branch if you do not receive log in instructions by the end of February.

Self-Help CU products and services will be available to all eligible members on/after Monday, March 2.

BILL PAY

Begin using Self-Help CU's Bill Pay service on or after Monday, March 2. If you are currently enrolled in Alliance CU's Bill Pay service, then your existing Bill Pay set-ups will be transferred to Self-Help CU's Bill Pay platform and available to you when you log into the new service. User enrollment may be required.

CARD SERVICES

NO CHANGE TO ALLIANCE CU CARDS & PINs

All active Alliance CU debit, ATM and credit cards will remain functional throughout this system conversion process. Additionally, Alliance CU credit card payment methods (online, mail, in-branch) will not change.

TEMPORARY CARD SERVICE DISRUPTIONS

Some card service and/or card transaction disruptions may occur between Friday, February 27, and Monday, March 2. **Please have an alternate way to make purchases and conduct transactions during that system conversion weekend.**

Continue using your Alliance CU debit card and/or credit card numbers for card transactions.

CREDIT CARD PAYMENT METHODS

ONLINE: ezcardinfo.com

MAIL: Visa
P.O. Box 4521
Carol Stream, IL 60197-4521

IN-BRANCH: In-person transaction at our downtown and Millhopper branch locations.



CHECKING ACCOUNTS CHANGES

ALLIANCE CU ACCOUNT NAMES	ALLIANCE CU SUFFIX NUMBERS	SELF-HELP CU ACCOUNT NAMES	PRODUCT INFORMATION
Primary Checking E-Checking Advantage Checking DBA Checking Rewards Checking*	200, 201, 2000, 9990 200, 201, 202 202 203 202	PERSONAL CHECKING	The five accounts listed on this row will be renamed PERSONAL CHECKING . Suffix numbers: No change. *Rewards Checking account benefits will end on March 2, 2026.
Organization Checking	204	NON-PROFIT CHECKING	The Organization Checking account will be renamed NON-PROFIT CHECKING . Suffix number: No change.

ACCOUNT FEES & CHARGES: View Self-Help CU's current fee schedule and other membership and account disclosures by visiting the home page of the Alliance CU website and clicking on the **IMPORTANT UPDATES** panel. Additionally, links to the Self-Help CU disclosures are located at the bottom of the rates page of the Self-Help CU website (self-help.org/rates).

SAVINGS ACCOUNTS CHANGES

ALLIANCE CU PRODUCT NAME	ALLIANCE CU SUFFIX NUMBERS	SELF-HELP CU PRODUCT NAME	PRODUCT INFORMATION
Primary Share* DBA Savings Extra Savings Organization Share	0 002 001, 003, 100 004	SAVINGS	The four accounts listed on this row will be renamed SAVINGS . *The suffix number for existing Primary Share accounts will change from 0 to 099 . Other suffix numbers: No change.
Holiday Club	100	HOLIDAY	The Alliance CU Holiday Club account will be renamed HOLIDAY . Suffix number: No change.
Vacation Club	101, 102	VACATION/ OTHER CLUB	The Alliance CU Vacation & Specialty club accounts will be renamed VACATION/ OTHER CLUB . Suffix numbers: No change.
Specialty Club	102, 103, 104		
Money Market	250	MONEY MARKET	No change.

INDIVIDUAL RETIREMENT ACCOUNTS

CHANGES

ALLIANCE CU PRODUCT NAME	ALLIANCE CU SUFFIX NUMBERS	SELF-HELP CU PRODUCT NAME	PRODUCT INFORMATION
IRA Share	400	IRA SAVINGS	The Alliance CU IRA Share account will be renamed IRA SAVINGS . Suffix number: No change.

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DISCLOSURES & FEES

DISCLOSURES

All Self-Help Credit Union disclosures go into effect for all members on Monday, March 2, 2026. The following is a list of Self-Help Credit Union's key membership and account disclosures:

Account Agreement & Truth-in-Savings Disclosure containing:

- Membership & Account Agreement
- Truth-in-Savings Disclosure
- Funds Availability Policy Disclosure
- Electronic Funds Transfer Agreement
- Right to Receive Documentation

Fee Schedule

Privacy Policy



View Self-Help CU's current fee schedule and other membership and account disclosures by visiting the home page of the Alliance CU website and clicking on the **IMPORTANT UPDATES** panel. Additionally, links to the Self-Help CU disclosures are located at the bottom of the rates page of the Self-Help CU website (self-help.org/rates).

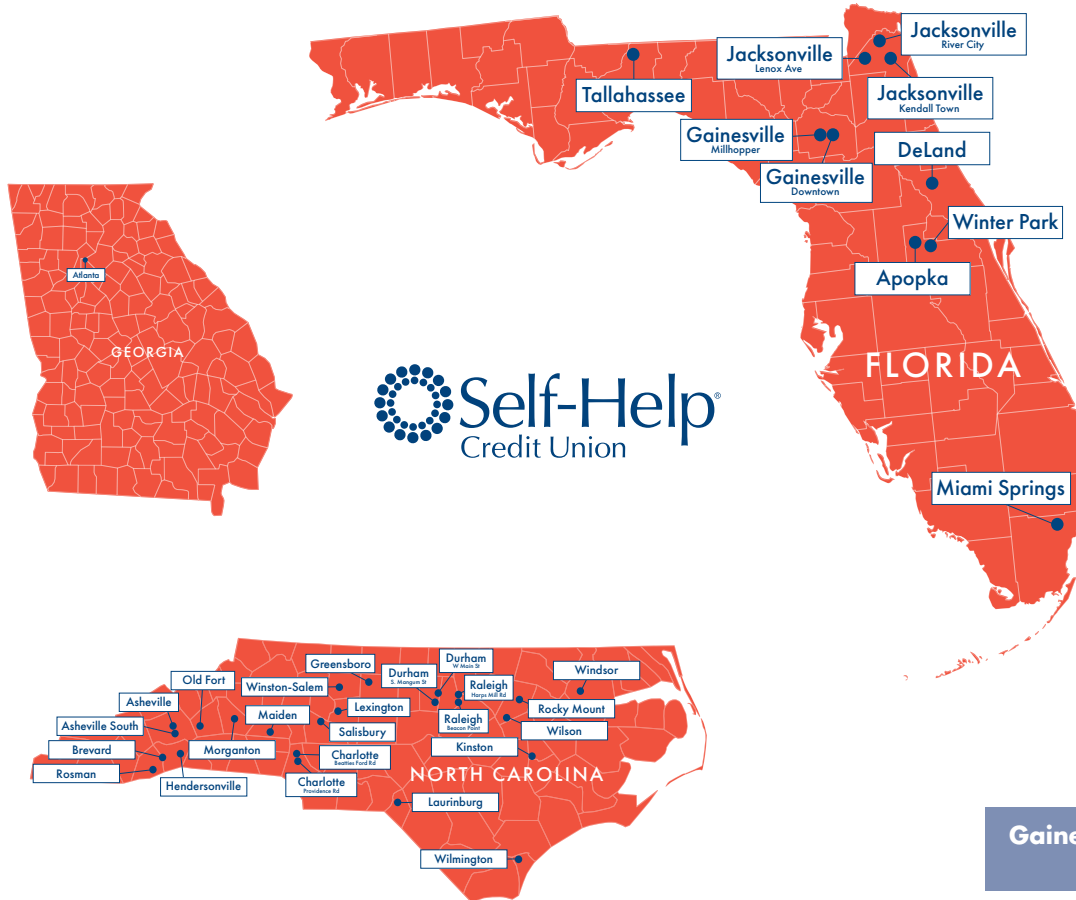
Included with this booklet is a notice of the upcoming change in our hold policy on deposited check funds (Reg CC). Please take time to familiarize yourself with all Self-Help CU account disclosures and fees.

OVER THE WEEKEND

What to Expect - At a Glance

	SATURDAY	SUNDAY	ON/AFTER MONDAY, MARCH 2
ONLINE BANKING	NO WEEKEND ACCESS		Begin using the Self-Help CU services.
MOBILE BANKING			
WEBSITE	Permanent shutdown of the Alliance CU site. Automatic redirect to the Self-Help CU site.		Access to Self-Help CU online banking site.
BILL PAY	NO WEEKEND ACCESS		Existing Bill Pay set-ups will be available on Self-Help CU's Bill Pay site.
DEBIT & ATM CARDS	A temporary reduction in card transaction limits.		Normal card transaction limits will be reinstated.
ATM ACCESS	NORMAL USE - NO DISRUPTION		
CREDIT CARDS	NORMAL USE - NO DISRUPTION		

Our Millhopper branch will be closed on Saturday, February 28.



**EXPANDED
BRANCH ACCESS**

FLORIDA

- Apopka
- DeLand
- Gainesville
- Jacksonville
- Miami Springs
- Tallahassee
- Winter Park

GEORGIA

- Atlanta

NORTH CAROLINA

Gainesville Member Services
(352) 372-8225

ABOUT SELF-HELP

Self-Help is a family of nonprofits with a mission of creating and protecting ownership and economic opportunity for all, especially people of color, women, rural residents and low-wealth families and communities. Since its founding, Self-Help has grown into one of the nation's largest community development financial institutions.

Self-Help Credit Union was chartered in 1983. Today, approximately 100,000 members are served by Self-Help CU through branches in Florida, Georgia, North Carolina and Virginia.



Ownership and Economic Opportunity for All

self-help.org

January 2026

