



[Name]
 [Address]
 [City], [State] [Zip]

Routing Number: 283977688

Crane Account Number: [Crane Account Number]
**Important direct deposit and ACH information on next page.*

OCB Account Number: [OCB Account Numbers]

Dear [Name]:

Effective Saturday, September 11th, 2021, your account with Our Community Bank will transition to Crane Credit Union. Indicated above is your new Crane Credit Union routing and account number, along with your current OCB account number(s). If there are multiple OCB account numbers listed, they will all convert into the one Crane account number. This account number will not be active until after the conversion process on September 11th, 2021. Until that time, continue to use your current OCB account number.

The OCB Consumer and Business Account types below will convert to the corresponding Crane CU accounts. Please see our account Agreements and Disclosures and Rate Schedule for terms and rates.

Consumer

OCB	Crane CU
Simple 360 Savings	Prime Share Savings
Simple 360 Checking	Share Draft Checking
Access 360 Student Savings	Prime Share Savings
Access 360 Student Checking	Share Draft Checking
Kangaroo Kids	Prime Share Savings
Health Savings Account	Health Savings Account
Christmas Club	Christmas Club
Cash Management Checking	Share Draft Checking

Business

OCB	Crane CU
Marketplace Business Savings	Business Money Market Share
Marketplace Business Checking	Business Basic Share Checking
Community Business Checking	Business Basic Share Checking
Public Funds Savings	Business Share Savings
Public Funds Checking	Business Basic Share Checking

**Certificates of Deposit and IRA Certificates will transition to Crane CU with the rate, term and maturity date as originally contracted with OCB.*

If you currently have a checking account with OCB, you can continue to use your OCB checks. We recommend when your current supply of checks run out, that you order checks with your new Crane CU routing and account number. You will receive a box of complimentary checks in the coming weeks.

If you have any automatic payments or deposits posting to your OCB account, they will post to your new Crane CU account after the conversion without interruption. However, we do recommend you contact providers after the transition with your new routing number and account number.

***For direct deposit and ACH transactions on a Checking Account, you must use the prefix “102000” in front of your 6-digit account number. Using only your 6-digit account number will direct transactions to your Savings Account.**

Attention Debit Card Holders

Please see the enclosed **Important Notice to Debit Card Holders** for more information.

Attention Checking Account Holders

If you have **overdraft protection** with OCB, this protection will not transfer over to Crane CU. You will be required to opt-in to Crane’s overdraft program before protection is in place on your Crane account. Opt-in forms will be mailed to you after the conversion, along with a Membership Agreement. You can also visit any branch location after the conversion to sign and opt-in to Crane’s overdraft program.

If you have any questions or concerns please contact your local OCB branch or visit www.cranecu.org/OCB. As a reminder, on Saturday, September 11th, 2021, the Spencer and Cloverdale branches will be closed due to the conversion process.

Sincerely,

Crane Credit Union



Important Notice to Debit Card Holders

On behalf of everyone here at Crane Credit Union, we would like to welcome you to our family. As the transition from Our Community Bank to Crane Credit Union moves along, we wanted to provide information on the upcoming changes to your existing Our Community Bank debit card.

You will be issued a new Crane CU Visa® debit card that will arrive before September 12th.

Please note: Your OCB debit card will have limited use starting Friday, September 10th and will be deactivated on Monday, September 13th.

Your new Crane CU debit card can be activated for use beginning **Sunday, September 12th**. Please prepare and plan accordingly for the limited use of your current OCB debit card for the above-mentioned time period. We regret any inconvenience this may cause you. To activate your new Crane CU debit card, simply call the phone number listed on the sticker on the front of the card and follow the instructions. You may also select your individual PIN # at this time as one will **not** be issued automatically.

For debit card updates, go online to www.cranecu.org/OCB

Things to keep in mind once your card is converted:

- Once you activate your new card, you will need to destroy your old card.
- Your **card number will be changing**, so once you receive your new card you will need to update any automatic payments you have set-up (example: cable, gym, electric, insurance, online bill payment).

Thank you for the opportunity to serve you. We look forward to providing you with the best products and services available in the financial services marketplace.

Crane Credit Union