



October 27, 2009

Re: Action Required – Your Account Number Will Change on November 2, 2009

Dear Member,

As noted in our recent communications to you, in converting to Westerra Credit Union account numbers, all former Jeffco account numbers will be expanded to eight digits, effective November 2, 2009. We ask your assistance in ordering new checks and providing your new account information to originators of automated transactions:

- 1. Order new checks with your new account number.** While your existing personal checks will continue to work, please call us after November 2 to reorder checks at 303-321-4209 or 1-800-858-7212. Then use only the new checks with your new account number and the Westerra Routing and Transit information. Please shred any unused checks or bring them to any branch and we will shred them for you.
- 2. Let us know if you would like to switch to Better Than Free or Preferred Checking.** All Jeffco checking accounts will become Westerra Value checking accounts—unless you ask to be moved to our *Better Than Free* or *Preferred Checking* accounts. (Both come with free check printing and ATM rebates.) There are no forms required to make the switch - simply let us know when you call to order your new checks.
 - **Value Checking** – No minimum balance requirements or monthly fees. Free Westerra Visa® debit card with rewards. Free ATM transactions at all CO-OP Network ATMs. Other ATM network transactions include a fee of \$1.50 each.
 - **Better Than Free Checking** - No minimum balance requirements or monthly fees. Free Westerra Visa® debit card with rewards. Free ATM transactions at all CO-OP Network ATMs. Other ATMs – first three ATM fees rebated per month, then \$1.50 each. Free checks and free annual credit report review. Direct deposit and eStatements required.
 - **Preferred Checking** - \$10,000 minimum balance earns tiered dividends. Rate boost on Preferred Money Market Account. Free Westerra Visa® debit card with rewards. Free ATM transactions at all CO-OP Network ATMs. Other ATMs – first three ATM fees rebated, then \$1.50 each. Free checks, free annual credit report review and free travelers cheques. \$10 fee if average monthly balance falls below \$10,000 – waived if you have direct deposit.

All checking accounts include free Online Banking and Bill Pay—*both were enhanced earlier this year!* Check out this latest technology at www.westerracu.com.

- 3. If you have any automated deposits and withdrawals, including payroll, please contact the originators to provide them the new account information. Use the attached forms to make the process easier.** It is critical that you now make this change to help ensure your transactions are posted directly to the account you prefer. Any future automated transactions should be set up using your new account number and the Westerra routing number. (See page 2 for details in determining your expanded account number.)

While your current checks and automated transactions will continue to work as normal after November 2, it is critical that you now make these changes to ensure your transactions are posted properly. In accordance with federal regulations, we are required to discontinue using the Jeffco Credit Union routing number after a period of time.

Thank you for your assistance in making these changes. If you have any questions or concerns, please contact us at 303-321-4209, 1-800-858-7212, email@westerracu.com, or stop by any branch. *It is important to us to make this process as easy as possible for you. Please let us know how we can help.*

Sincerely,

Jeffco Credit Union
Operating through Westerra Credit Union

HOW TO DETERMINE YOUR EXPANDED 8-DIGIT ACCOUNT NUMBER

—For Use in Branches, CU Service Centers, Online Banking and Phone Banking

Your base eight-digit account number is determined by adding 80 to the beginning of your current Jeffco Credit Union account number. Fill any remaining spaces after 80 with zeroes. Example: 123456 becomes 80123456. 4321 becomes 80004321.

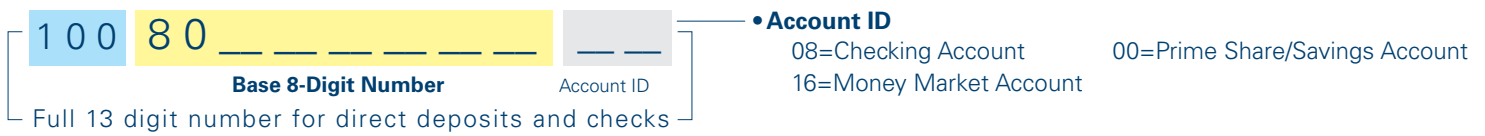
To determine your Westerra account number, write your current Jeffco account number in the blanks to the right. (If your current Jeffco account number is less than six digits, add zeroes in the blanks between 80 and your numbers.)

80 _____
Base 8-Digit Number

HOW TO DETERMINE YOUR FULL 13-DIGIT ACCOUNT NUMBER

—For Use in Changing or Setting Up Automated Transactions and for Check Printing

Additional digits are required for checks and for automated transactions, such as payroll deposits and loan payments. Place your base 8-digit account number below. The digits 100 are added to the left of the base account number. Two digits are also added to the right of the base account number to designate the specific account you would like funds to be moved to or from.



The full 13 digit account number is required for checks and automated transactions along with the Westerra Routing & Transit Number: 302075319.

HOW TO CHANGE AUTOMATED TRANSACTION INFORMATION

—Use the Attached Forms to Notify Originators of Payroll and Other Transactions

Please complete a form from page 3 with your account information and provide it to the companies/organizations that currently make any automated deposits or withdrawals to your account. Examples could include payroll, Social Security, health club membership, insurance premiums or IRS refunds/payments. Review your recent Jeffco statements to assist in identifying your automated transactions. See page 3 for instructions on completing the forms.

Jeffco Public Schools Payroll and PERA Benefits – There is no need to re-establish direct deposits and pre-authorized withdrawals with Jeffco Public Schools or PERA at this time. We are currently working with both organizations to attempt to have all your new account information updated automatically. We will provide updates in the future should you need to make any changes.

How to Log In To Online Banking and Bill Pay

• Go to the Westerra website at www.westerracu.com after November 2.

Click on the yellow button at the top right of the screen that says Click Here to Sign In.

• If you use only Jeffco Online Banking (without Bill Pay) or you have not used Jeffco Online Banking in several months, enroll in Westerra Online Banking as if it were your first time. The system will lead you through the process to create your username and password. Be sure to use your new expanded eight-digit account number when logging in.

• If you are an active user of both Jeffco Online Banking and Bill Pay, you will receive a password for the new system in the mail. The first time you log in to Westerra Online Banking, use your new password and this formula for your username: your expanded eight-digit account number followed by your last name in lower case.

Example: 80123456smith (If your last name is hyphenated, use the name to the left of the hyphen. If you have a space in your last name, use only the name before the space.) The user-friendly system will provide you the information you need for easy navigation.

• Access the Bill Pay feature by logging in to Online Banking. If you currently use Jeffco's Bill Pay, your scheduled payments and payees will be

transferred to the new system. Be sure to check them for accuracy. The Jeffco Bill Pay system will be down from 6 pm October 30 through Monday morning, November 2. If you have payments scheduled for these dates, please adjust them to occur either before or after the conversion. All other scheduled payments will be made as requested according to the normal funds availability parameters.

How to Use 24-Hour Phone Banking

• Call 303-320-7774 or 1-800-858-7213 after November 2.

• The first time you use 24-Hour Phone Banking, use your expanded eight-digit account number. The system will lead you through the process to create a new PIN/access code with a minimum of four digits.

• For security purposes, the system will then ask you to create a second different access code with a minimum of six digits. You will need to use both codes each time you use the system.

• Only balances will be carried over to the new system. 24-Hour Phone Banking will then begin to build a new transaction history which, on an ongoing basis, will include a 45-day history.

• The new menu for telephone audio response services was recently mailed to you and can also be found at www.westerracu.com.

How To Change Direct Deposits

1. Complete one form below for each originator of your automated transactions. For additional forms, duplicate as necessary. In the forms below, add your current Jeffco account number where noted. For your new Westerra account number, fill in the blanks with your Jeffco account number (adding any zeroes, if needed, after 10080 to fill the blanks). In the shaded Account ID section, fill in the code for the account your funds are deposited to or paid from.
2. Print your name, sign and date the form.
3. Mail or deliver one form to the originator of each automated transaction.



Notice of Account Number Change and Routing and Transit (R&T) Number Change

Please change the account number and Routing & Transit Number for processing my automated transaction. As a result of the merger with Westerra Credit Union, the Jeffco Credit Union R&T Number will be discontinued. Additional digits have been added to my account number:

Change from:

Former Jeffco Credit Union Account Number: _____

Jeffco Credit Union R&T: 307076889

Change to:

New Westerra Credit Union Account Number: 10080 _____

Westerra Credit Union R&T: 302075319

Account ID: 08=Checking 00=Prime Share/Savings 16=Money Market

Name _____

Signature _____

Date _____

If you have questions, please call 303-321-4209 or 1-800-858-7212.

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Account ID: 08=Checking 00=Prime Share/Savings 16=Money Market

Name _____

Signature _____

Date _____

If you have questions, please call 303-321-4209 or 1-800-858-7212.



www.westerracu.com



Your funds at Westerra are federally insured up to \$250,000 per member. Individual Retirement Accounts (IRAs) are insured up to an additional \$250,000.