

ACCOUNT TRANSITION

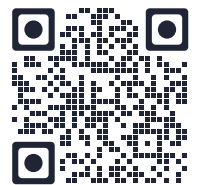
A QUICK START GUIDE

WHAT'S INSIDE

This Guide explains what to expect as your CrossPoint accounts transition to Nutmeg State Financial Credit Union, what actions you need to take, and where to go for help.

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For additional information,
please scan this QR code.



SUPPORT AT EVERY STEP OF THE WAY

We know change can feel uncertain, and we want you to know we're right here with you. If you have any questions, we are here to help.

Extended Contact Center and Live Chat Hours:

April 13-April 25
Mon-Fri: 8:00 am-7:00 pm
Sat: 9:00 am-3:00 pm

WEBSITE / CHAT

nutmegstatefcu.org/merger-cp

EMAIL

memberservices@nutmegstatefcu.org

PHONE

203.288.1695

IMPORTANT DATES

FRIDAY, APRIL 10, 2026

CrossPoint telephone, online, and mobile banking will be permanently unavailable beginning at 5:00 pm.

SATURDAY, APRIL 11 – SUNDAY, APRIL 12, 2026

- CrossPoint branches will be closed.
- During this time, you will not be able to access your accounts or conduct online, mobile or phone transactions.
- Your CrossPoint ATM/Debit Cards will continue to work at ATMs and retail locations throughout the weekend.
Please plan ahead if you will need additional funds throughout the weekend.
- ATM balances will not be available over the weekend.
Please check your available balance prior to 5:00 pm on Friday, April 10. ATM balances will update after system integration is complete on Monday, April 13.

The Nutmeg logo, a stylized lowercase 'n' in white on a green square background.

WHAT TO KNOW

Please plan ahead should you require additional access to funds throughout the weekend.

MONDAY, APRIL 13, 2026

You are now a member of Nutmeg State Financial Credit Union and can begin doing the following:

- Take advantage of all of Nutmeg's products and services.
- Conduct your transactions at any Nutmeg branch throughout Connecticut. Please visit nutmegstatefcu.org for branch details.
- Use Nutmeg's Digital and Mobile Banking

IMPORTANT DATES **CONT.**

ACTION REQUIRED ON OR AFTER MONDAY, APRIL 13, 2026

What You Need to Do

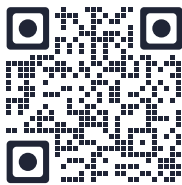
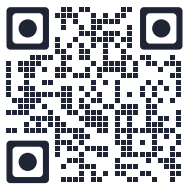
- Activate and begin using your new Nutmeg ATM/Debit Mastercard®, if applicable.
- Enroll in Nutmeg Digital Banking (desktop or mobile) using your existing username.
 - You'll be prompted to reset your password on first login.
 - Access at my.nutmegstatefcu.org
- Download and begin using the Nutmeg Mobile App.

What to Know

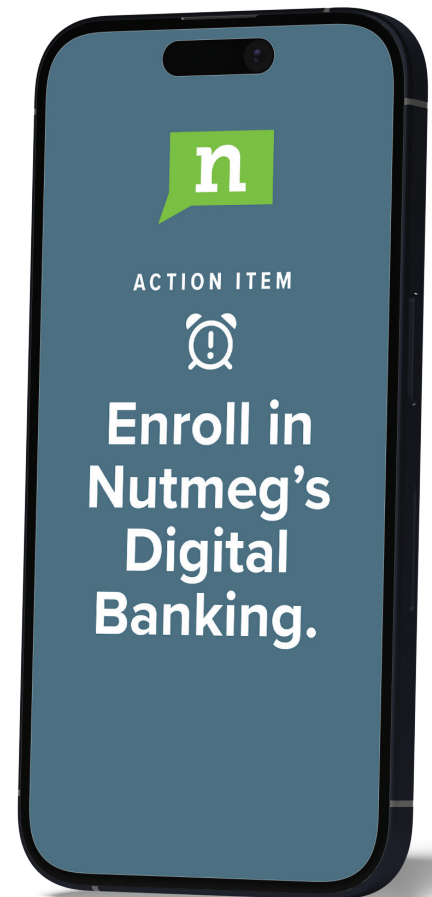
- Your CrossPoint ATM/Debit Card will no longer work beginning Monday, April 13.
- CrossPoint's Online Banking and Mobile App will no longer work beginning Friday, April 10, at 5:00 pm.
- You'll continue to have access to 30,000+ fee-free ATMs nationwide through the **CO-OP Network**.
- No action is required for your CrossPoint credit card, continue using it as you do today.

ACTION REQUIRED

Activate & begin using your Nutmeg ATM/Debit card on Monday, April 13 - your CrossPoint ATM/Debit card will no longer work.



Download the Nutmeg Mobile App from Google Play or the Apple App Store.

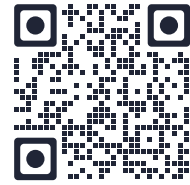


ACCOUNT TRANSITION

MONDAY, APRIL 13, 2026

On Monday, April 13, your account(s) will automatically transition to an equivalent Nutmeg account.

If your account number is changing, you will receive a letter by U.S. mail no later than Tuesday, March 31, with your new account number(s).



Scan this QR code or visit nutmegstatefcu.org to learn more about your new account features.

NUTMEG ROUTING NUMBER: 211977362

Beginning Monday, April 13, please use Nutmeg's routing number when setting up any new electronic payments or deposits and for use when providing wire transfer instructions.

ATM/DEBIT CARDS

You will receive your new Nutmeg ATM/Debit Mastercard® by the end of March. Activation instructions will be included with your new card. Please contact us at 203.288.1695 if you do not receive your new card by this date.

ACTION REQUIRED

Activate your new ATM/Debit Card on Monday, April 13. After you have activated your new Nutmeg ATM/Debit Mastercard®, you will need to re-establish any automatic payments previously set up using your CrossPoint ATM/Debit Card.



CREDIT CARDS

Please continue using your existing CrossPoint Visa® card, as you do today. Your Annual Percentage Rate and payment due date will remain the same, with no changes.

CHECKS

You may continue using your CrossPoint checks until you run out. To re-order checks, please call us at 800.526.6933 or stop by any Nutmeg branch.

AUTOMATIC SERVICES & DIGITAL BANKING

DIRECT DEPOSITS, AUTOMATIC PAYMENTS & TRANSFERS

- Direct deposits and ACH withdrawals will continue without interruption. No action is required.
- Scheduled automatic payments will process as usual.
- Recurring transfers between your CrossPoint accounts will continue as scheduled.

The Nutmeg logo, consisting of a green square with a white lowercase letter 'n' inside.

ACTION REQUIRED

- Transfers set up through CrossPoint's online banking system will carry over to Nutmeg's Digital Banking.
 - Enroll in Nutmeg Digital Banking beginning **Monday, April 13**, to ensure your transfers continue to process without interruption.
- Re-establish any automatic payments set up with your CrossPoint ATM/Debit Card.
- Use Nutmeg's routing number **211977362** for any new direct deposit or automatic payment transactions.

AUTOMATIC SERVICES & DIGITAL BANKING CONT.

DIGITAL & MOBILE BANKING

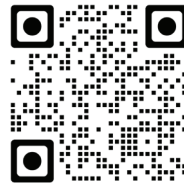
CrossPoint's online and mobile banking will shut down on **Friday, April 10, at 5:00 pm**. Nutmeg Digital Banking and Mobile Banking will be available beginning **Monday, April 13**.

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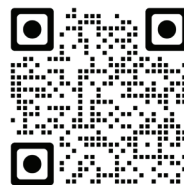
ACTION REQUIRED

- Enroll in Nutmeg Digital Banking on or after Monday, April 13.
- After you sign up for Digital Banking, download the Nutmeg Mobile Banking App from the Apple App Store or Google Play Store.

Scan the QR codes for detailed instructions on how to Enroll in Digital Banking and Mobile Banking or visit nutmegfcu.org.



Desktop Instructions



Mobile Instructions

BILL PAY

- Your existing CrossPoint Bill Pay will continue to process payments through Friday, April 10.
- Payments scheduled after this date will be processed through Nutmeg's Bill Pay service.
- Your existing payee list will automatically transfer to Nutmeg's Bill Pay service.

ACTION REQUIRED

- Register for Nutmeg's Bill Pay service beginning **Monday, April 13**. Accept the terms and conditions for Nutmeg's Bill Pay service to ensure your payments will continue to be processed.

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BRANCH HOURS & TELEPHONE BANKING

Branford

Lobby and Drive Thru:

Mon, Tues, Wed: 8:00 am-3:00 pm
Thurs, Fri: 8:00 am-5:00 pm

Bristol

North Street & Stafford Avenue

Mon-Wed: 9:00 am-4:00 pm
Thurs: 9:00 am-6:00 pm
Fri: 9:00 am-5:00 pm
Sat: 9:00 am-12:00 pm

Glastonbury

(with DMV Express)

Mon-Wed: 9:00 am-4:00 pm
Thurs: 9:00 am-6:00 pm
Fri: 9:00 am-5:00 pm
Sat: 9:00 am-12:00 pm

Hamden

Lobby Only:

Mon, Tues, Wed: 8:00 am-4:00 pm
Thurs, Fri: 8:00 am-5:00 pm
Sat: 9:00 am-12:00 pm

Manchester

Mon-Wed: 9:00 am-4:00 pm
Thurs: 9:00 am-6:00 pm
Fri: 9:00 am-5:00 pm
Sat: 9:00 am-12:00 pm

New Britain

Mon-Wed: 9:00 am-4:00 pm
Thurs: 9:00 am-6:00 pm
Fri: 9:00 am-5:00 pm
Sat: 9:00 am-12:00 pm

New Haven City Hall

Lobby Only:

Mon-Fri: 9:00 am-4:00 pm

Orange ShopRite

(with DMV Express)

Mon-Wed: 9:00 am-5:00 pm
Thurs: 9:00 am-6:00 pm
Fri: 9:00 am-5:00 pm
Sat: 9:00 am-1:00 pm

Rocky Hill

Mon-Wed: 9:00 am-4:00 pm
Thurs: 9:00 am-6:00 pm
Fri: 9:00 am-5:00 pm
Sat: 9:00 am-12:00 pm

SCSU

Lobby Only:

Mon, Thurs, Fri: 10:30 am-2:30 pm

Stratford ShopRite

(with DMV Express)

Mon-Wed: 9:00 am-5:00 pm
Thurs: 9:00 am-6:00 pm
Fri: 9:00 am-5:00 pm
Sat: 9:00 am-1:00 pm

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TELEPHONE BANKING

Beginning Monday, April 13 the telephone banking number will change to **800.526.6933** or **860.513.5050**.

CONTACT CENTER & LIVE CHAT

By Phone:

Mon-Fri: 8:00 am-6:00 pm
Sat: 9:00 am-1:00 pm

Chat available:

Mon-Fri: 8:00 am-5:00 pm

LOANS & IRAs

MORTGAGE, AUTO & PERSONAL LOANS

The rates and terms of your loans will not change, and your loan number will remain the same. Automatic loan payment transfers from your accounts will continue to be processed, and you don't need to make any changes.

Payments can easily be made through Digital or Mobile Banking. If you would prefer to pay by mail, please make your check payable to "Nutmeg State FCU", include your loan number on your check, and send to:

Nutmeg State Financial Credit Union
P.O. Box 66
Rocky Hill, CT 06067

IRA ACCOUNTS

There will be no changes to your IRA account and no action is required.

ACCOUNT STATEMENTS & TRANSACTION HISTORY

- CrossPoint account history for the past 24 months will be available through Digital Banking or Mobile Banking. To access this information, you must enroll in Nutmeg Digital Banking.
- CrossPoint eStatements for the last 12 months will be available through Digital Banking upon eStatement registration and acceptance of the new terms and conditions.

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WHAT TO KNOW

You will receive one statement for April, 2026 from Nutmeg dated Thursday, April 30.

ACCOUNT TRANSITION CHECK LIST

KEY DATES TO REMEMBER

Friday, April 10

CrossPoint online, mobile, and telephone banking will be permanently unavailable beginning at 5:00 pm.

Saturday, April 11 – Sunday, April 12

System integration weekend. Branches closed on Saturday, April 11. Telephone, online and mobile banking unavailable throughout the weekend. ATM/Debit Cards continue to work through Sunday, April 12, but ATM balances will not be available.

Monday, April 13

- ☐ Begin using Nutmeg State Financial Credit Union services.

BEFORE FRIDAY, APRIL 10, 2026

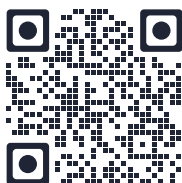
- ☐ Watch for your ATM/Debit Mastercard®, if applicable.
- ☐ Complete all external transfers prior to Friday, April 10 at 1:00 pm. No external transfers will process after April 10th at 1:00 pm through CrossPoint's online banking system.
- ☐ Download or save any account information you may want for your records.

WHAT HAPPENS AUTOMATICALLY

- ☐ Your accounts will transition to equivalent Nutmeg accounts.
- ☐ ACH direct deposits and automatic payments will continue without interruption.
- ☐ There will be no changes to your existing CrossPoint credit card.
- ☐ Loan rates and terms will remain the same.
- ☐ Existing checks can continue to be used.
- ☐ Bill Pay payees will transfer to Nutmeg's Bill Pay service.

ACTION REQUIRED BEGINNING MONDAY, APRIL 13, 2026

- ☐ Activate your new Nutmeg ATM/Debit Mastercard®, if applicable. Your CrossPoint ATM/Debit Card will no longer work after April 12.
- ☐ After activation, re-establish any automatic payments previously linked to your CrossPoint ATM/Debit Card.
- ☐ Enroll in Nutmeg Digital Banking.
 - Use your existing username; you will be asked to reset your password upon initial log in.
 - Scan QR codes in the Account Transition Guide for Digital Banking instructions.
- ☐ Download the Nutmeg Mobile Banking App.
- ☐ Register for Nutmeg Bill Pay.
- ☐ Use Nutmeg's routing number **211977362** for any new direct deposits, automatic payments and wire transfers.



For additional information and answers to your questions, please scan this QR code or visit nutmegstatefcu.org/merger-cp.

CHAT, EMAIL OR PHONE
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