



ESCU Routing & Transit Number Q&A

Why is the Erie Shores Routing & Transit Number being retired?

The Routing & Transit (R&T) number is a unique number that is used to identify a financial institution. Now that the Erie Shores Credit Union/Toledo Area Community Credit Union merger is complete, the Federal Reserve is closing the former ESCU R&T number.

When will the ESCU Routing & Transit Number be retired?

The number is scheduled for retirement during the 2nd Quarter of 2010.

Does this affect me?

This may affect your checks and electronic items.

As a first step in the process in closing the R&T number we need to be sure checks that you are using have the correct R&T number; if not, they will need to be replaced. We will contact you after the first of the year for the next step which will be automatic payments.

What will happen if I choose to do nothing?

If you have not changed the R&T number on your checks, once the number is retired, your checks will not be honored. If the number has not been changed for ACH deposits or payments, the transaction will not be processed.

Checks

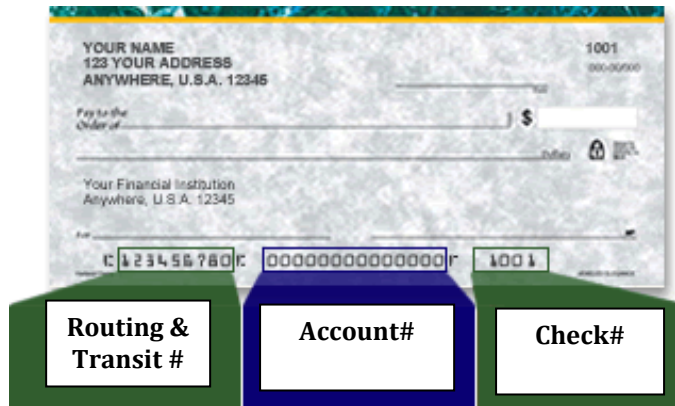
How do I know if my checks are correct or not?

Please compare your own checks to the illustration below.

If your checks currently display the *old R&T number 241282470* you will need to **discontinue using these checks and order new checks**.

Routing and Transit Number (printed along the bottom of your checks)

-The *new Routing & Transit* number should be **2412 82577**.



How do I order new checks*?

Visit one of our [branch locations](#) or call **toll free 1-888-508-2228** and a member service representative can help you order new checks. For this initial check order, please do not use our online order system. However, for future check orders, you will be able to order online.

In appreciation for your assistance with this transition, your first order of new checks will be **FREE when placed through Directions Credit Union by December 31, 2009**.

*Free checks will be available in one style "Appreciation" checks. Free checks do not apply to Business Account Checks.

ACH Deposits or Automatic Payments (Electronic Items)

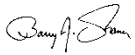
How will my electronic payments and deposits be affected?

The first step in retiring the Erie Shores R&T number is to make sure all members have new checks by the end of 2009. After the first of the year, we will be sending you more information on how to update the R&T number for any electronic payments or deposits. Please note: In preparation for this change, we have started notifying companies about the upcoming R&T change. You may receive a phone call from some of these companies asking to verify the change.

Examples of ACH deposits or automatic payments include direct deposit of your paycheck, automatic payments set up from outside companies (i.e. loans from other financial institutions, gym memberships etc).

We apologize for any inconvenience this may cause and would like to thank you for your assistance during this transition. If you have any questions, please contact your local branch or contact us toll free at 1-888-508-2228.

Thank you,



Barry Shaner, President/CEO