



Bringing you a seamless, unified experience!

Message to Our Valued Members

We're excited to be entering the final step in uniting Shipbuilders Credit Union (SCU) and Kohler Credit Union (KCU)! Soon, all SCU accounts will transition to KCU's operational system—bringing you a seamless, unified member experience.

While the institutions have been legally merged since October 1, 2024, we needed time to fully complete integration of the operating systems. This booklet is part of our commitment to keep you informed, supported, and prepared ahead of the transition planned the weekend of October 31.

As we prepare for the member unification process, there are a few changes you need to be made aware of including a **brief period of disruption in service and account access**. Please carefully review the information in this booklet to understand how the process will impact you. Additional details and resources can be found at kohlercu.com/member-unification.

Personal and financial information will remain fully protected throughout the member unification process. We've partnered with trusted experts and implemented advanced security measures to ensure your data stays safe every step of the way.

Thank you for your continued trust, patience, and membership. We're proud to be part of your journey. We're **here for life**.

Sincerely,

A handwritten signature in black ink that reads "Anthony Klockow". The signature is written in a cursive, flowing style.

Tony Klockow
President/CEO
Kohler Credit Union

What is Member Unification?

Member Unification is the final step in uniting Shipbuilders Credit Union accounts with the Kohler Credit Union operational system.

When is Member Unification?



NOW – October 31

Member Preparation

Complete Your Action Items
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October 31 – November 2

MEMBER UNIFICATION WEEKEND

All Branches Closed + Limited Services
(Page 4)



November 3

Post Member Unification

Full Service Resumes
(Pages 5-7)



Member Preparation

☐ Watch for information about upcoming changes

We are using multiple channels to distribute information to both legacy SCU and KCU members. Watch your mailbox, email inbox, monthly statements, digital banking messages and kohlercu.com for updates.

☐ Verify your contact information

Please [verify and update your contact information](#), including your mailing address, email address, and phone number, to ensure you don't miss any important communications.

☐ Watch your mail for a new KCU VISA® Debit Card

You should receive a new KCU VISA® debit card by October 27 (to replace your SCU debit card), if you don't receive it contact us at 920.682.8500. Keep it in a safe place until November 3 when you'll be able to activate it.

NEW! KCU VISA® Debit Card



Member Preparation

☐ Check your account balances before October 31

Since you won't have access to your balances beginning at 6:00pm on Friday, October 31, we recommend checking your account balances ahead of time so you have the most current information for your weekend and can monitor your spending.

☐ Schedule new bill payments before October 31

Bill Pay members needing to add a new payment, edit or stop a current payment, should do so prior to October 31. Members will be unable to access Bill Pay during the unification process.

☐ Take advantage of extended service hours October 31

To help our members prepare, we are providing extended hours on Friday, October 31, at our Rapids, Washington and Mishicot branches. The lobby and drive thrus will be open until 6:00pm.

OCTOBER STATEMENT ALERT!

Regardless of your current account statement delivery preference, **ALL** members will be mailed a physical paper statement for October to their address currently on file.

Member Unification Weekend

To complete Member Unification, a brief disruption in service and account access is required. Please review the chart below for service availability.

Mark Your Calendar	Friday, Oct. 31 Before 6:00PM	Friday, Oct. 31 After 6:00PM THROUGH Sunday, Nov. 2	Monday, Nov. 3
ATMs	✓	✓	✓
Branches	✓	✗	✓
Credit Cards	✓	✓	✓
SCU Online Banking	✓	Discontinued	Enroll in KCU digital banking to access
SCU Card Controls App	✓	Discontinued	Enroll in KCU digital banking to access
Online Bill Pay	✓	✗	Enroll in KCU digital banking to access
SCU Debit Card	✓	✓	Activate new KCU debit card
SCU Automated Phone Banking	✓	Discontinued	Use KCU phone banking
Digital Wallet & Payment Apps	✓	✗*	Link new KCU debit card
Online Loan Applications at kohlercu.com	✓	✓	✓

*You can use your digital wallet and payment apps (Paypal, Venmo, Apple Pay, etc.) during the upgrade process **ONLY IF** your digital wallet is linked to your SCU debit card and not directly to a checking account. If they are linked to your account number (checking or savings), you **WILL NOT** be able to send or receive funds during the member unification process.

Post Member Unification

Branch Access

Beginning Monday, November 3, ALL Kohler Credit Union members will be able to conduct transactions at ALL branches.

Extended Hours for Washington, Rapids & Mishicot Branches

Monday, November 3 – Friday, November 7

Lobby, Drive Thru & Phones

8:00AM – 6:00PM

Saturday, November 8

Lobby, Drive Thru & Phones

8:00AM – 3:00PM

*Have
questions
or need
help?*

New Hours

New permanent hours will start Monday, November 10 for the Washington, Rapids & Mishicot branches.

	Drive Thru	Lobby
Monday – Thursday	8:30AM-5:30PM	9:00AM-5:00PM
Friday	8:00AM-6:00PM	9:00AM-6:00PM
Saturday	8:00AM-12:00PM	Appointments Only

Post Member Unification

Account Information

Account Numbers: Account numbers will remain the same.

Checks: Shipbuilders Credit Union checks will continue to work. When reordering checks please use the KCU routing number of 275978417.

Debit Card Transactions: Members may experience a delay in weekend transactions posting and account balance updates.

Digital (Online) Banking

For easy access to accounts and features members can start utilizing digital banking starting November 3.

Personal Accounts

Member options for enrolling in digital banking:

- Visit kohlercu.com and select “*KCU Digital Banking Login*” at the top right corner.
- Download our free Kohler CU app and “*Enroll Now.*”
- Follow the steps outlined in an email you’ll receive on November 3 (if you have an email address on file).

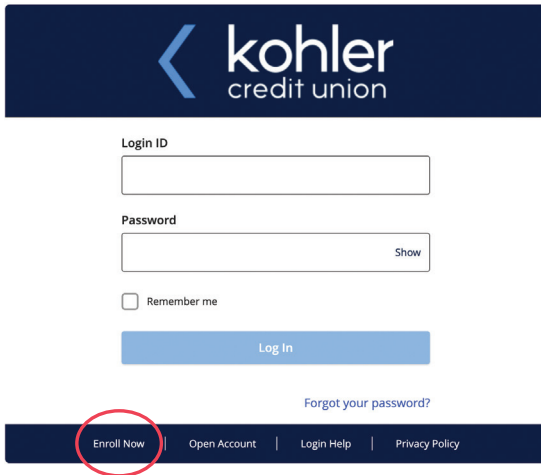
Businesses & Organizations

If your business or organization uses an EIN, please call or stop in a branch as assistance from a Member Service Representative will be required to enroll.

Post Member Unification

How to enroll

Below is the KCU login screen. Select “*Enroll Now*” to create your digital banking login.

The image shows the Kohler Credit Union login interface. At the top is a dark blue header with the Kohler Credit Union logo. Below the header are two input fields: "Login ID" and "Password". The "Password" field has a "Show" link to its right. Below the password field is a checkbox labeled "Remember me". A blue "Log In" button is positioned below the checkbox. To the right of the button is a link that says "Forgot your password?". At the bottom of the form is a dark blue horizontal bar containing four links: "Enroll Now", "Open Account", "Login Help", and "Privacy Policy". The "Enroll Now" link is circled in red.

Once you've enrolled in digital banking:

- ☐ **Enroll in eStatements**
Change your Statement Delivery Preferences to “Electronic Statements” to avoid a \$2 monthly fee.
- ☐ **Enroll in Credit Insights**
- ☐ **Set up Debit Card Controls**
Card Management Menu>Card Controls
- ☐ **Set up Bill Pay**
Current Bill Pay users do not need to re-enroll. It may take up to five business days from the time of digital banking enrollment to regain access.
- ☐ **Set up Account Alerts**

Loan Servicing Changes

Limits on Paying Ahead

Members will notice a change in the maximum number of months that a loan can be paid ahead. Going forward, consumer loans can only be paid ahead by three months, and mortgage and commercial loans can only be paid ahead by one month. Any additional amount paid above the maximums will be applied toward the principal balance.

Setting Up More Frequent Payments *(more than monthly)*

If you are currently paying your loan more frequently than once a month through digital banking please call us after November 3 for assistance if you'd like to continue this payment frequency.

Late Payment Charges

For consumer and commercial loans, all late fees are added to the payment and must be satisfied to complete the monthly payment.

For example, if the current amount due is \$200 and payment is made outside of the grace period, a \$10 late fee is added. The member now needs to pay \$210 to complete that month's payment.

Additional Payment Option **NEW!**

Members can make loan payments from an account external to KCU by using the "Make a Loan Payment" link at the bottom of the kohlercu.com website. There is \$5 fee for a one-time payment, but if you set up auto-pay the fee is waived.

Have Questions or Need Help?

Reach out to us via your preferred method! We're ready to help answer your questions in branch, over the phone, or by email!

920.682.8500 • memberunification@kohlercu.com

For the most up-to-date information and FAQs, visit our website at kohlercu.com/member-unification.

PLEASE NOTE!

Kohler Credit Union will reach out to you **ONLY** if we are sharing information and expectations about events that are occurring during member unification. Anyone who contacts you claiming to be with KCU, specifically asking for your personal information during that time, is not associated with the credit union. KCU will never request you provide us with personal information such as account number, Social Security number, PIN, credit card number, or passwords. If there is any concern or suspicion with regard to any communication you receive from Kohler Credit Union contact us immediately at 920.682.8500.



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IMPORTANT INFORMATION

inside about [Member Unification](#)

Now – November 3

