

Our Upcoming SYSTEM CONVERSION PLAN



November 2026

& What it Means for You



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Dear Valued Member,

As you may know, Winston-Salem Federal Credit Union merged with Self-Help Credit Union on January 1, 2025. Since then, we've been gradually adopting Self-Help CU policies, procedures, products and services, and preparing to launch our full changeover to Self-Help Credit Union. The time has now come to move forward with that launch, which we call a "system conversion."

For your benefit, we've created this booklet to guide you through the changes that will happen as part of the system conversion, which goes into effect on **Monday, November 2, 2026**. Please follow the guidance in this booklet - especially with regard to actions that you will need to take to update your account information for certain electronic transactions.

NOTE: Your member number will change. Page four (4) of this booklet describes the composition and format of your new member number. For your privacy, your entire new member number does not appear in this booklet, and it will not appear in any other mailing we send to you. Therefore, please use the guidance on page four (4) of this booklet to construct your new member number.

This is the second of three mailings you will receive regarding the November 2026 system conversion. The first mailing was a general information letter sent in August. **The third and final mailing will contain instructions for logging into Self-Help CU's digital services after the system conversion is complete.** That mailing will be sent out in mid-October. Additionally, you will find copies of these mailings on the Winston-Salem CU website, as they become available.

We greatly appreciate your help in making this a smooth transition. Thank you!

Sincerely,

Shelby Powell

Branch Manager, Self-Help Credit Union (Winston-Salem)

START DATE



End of Business Day

CONVERSION BEGINS

WHAT WILL BE DONE AT THIS TIME:

- Termination of member access to all Winston-Salem CU digital services (online banking, mobile banking, Bill Pay, e-statements, etc.).
- Termination of all access to the Winston-Salem CU website.
- Winston-Salem CU debit and ATM cards will remain active over the weekend (with a reduction in card transaction limits).

COMPLETION DATE



Start of Business Day

CONVERSION COMPLETION

WHAT YOU CAN DO AT THIS TIME:

- Begin using your new member number and account numbers.
- Begin using your new Self-Help CU debit and/or ATM card (if applicable).
- Begin using the Self-Help website and all Self-Help CU electronic (digital) services.
- Access all other Self-Help CU products and services.
- Visit and conduct business at any branch of Self-Help CU in North Carolina, Georgia, Florida, and Virginia.

NEW MEMBER NUMBER

A new 8-digit member number has been created for you by Self-Help CU. Please follow the guidance below to construct your new member number. For your privacy, your entire new member number does not appear here, and it will not appear in print in any of the mailings we send to you.

Constructing Your New Member Number:

- Determine if your current Winston-Salem CU member number is a 2-, 3-, 4-, 5-, or 6-digit number.
- Select the template below containing the same number of empty boxes as your current Winston-Salem CU member number.
- Fill in the empty boxes with your current Winston-Salem CU member number to create your new 8-digit member number.

4 7 0 0 0 0 ◀ 2 digits

4 7 0 0 0 ◀ 3 digits

4 7 0 0 ◀ 4 digits

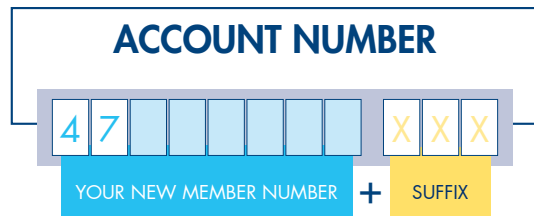
4 7 0 ◀ 5 digits

4 7 ◀ 6 digits

NEW ACCOUNT NUMBERS & NEW ROUTING NUMBER

In most cases, a Self-Help CU account number will consist of the combination of your new 8-digit member number followed by a 3-digit suffix number that identifies the type of account.

The **ACCOUNT NUMBER**
is the **MEMBER NUMBER** + the **SUFFIX**.



The suffix is the three-digit number (or combination of numbers and letters) you'll find at the end of any Self-Help CU account number.

The **ROUTING NUMBER**
identifies the financial institution.

A sample check form with the following fields: DATE (with "2815" in the top right corner), PAY TO THE ORDER OF, \$ (with a box for the amount), DOLLARS, Memo, and two boxes for the routing and account numbers. The routing number box contains "253184841" and the account number box contains "47001234010".

Actual Self-Help CU
Routing Number
253184841

Sample Self-Help CU
Account Number

DIRECT DEPOSITS & AUTOMATIC PAYMENTS

Begin using the Self-Help CU routing number and your new account number on or after Monday, November 2. This will be necessary for any transactions associated with your Winston-Salem CU accounts including any direct deposit (payroll, government benefits), "wire" transactions, automatic payments, checks, etc.

For payroll direct deposits, you may need to contact your employer to provide them with the new routing number and account number.

DIRECT DEPOSIT EXAMPLES



Payroll deposits
IRS deposits
Social Security deposits
Child support deposits

AUTOMATIC PAYMENT EXAMPLES



Insurance payments
Credit card payments
Loan payments
Utility payments

Update your direct deposits and automatic payments **ON or AFTER** Monday, November 2, 2026, using the Self-Help CU routing number and your new account number as described on the previous page.

Existing direct deposits and automatic payments that use Winston-Salem CU account numbers and routing number will be accepted until March 31, 2027.

CHECKS

Before Monday, November 2, 2026, a free box of Self-Help CU checks will be mailed to existing checking account holders with accounts in good standing who have written checks in the past six months.

Replacement checks will be pre-printed with:

- Self-Help CU's routing number.
- Your new checking account number.
- The name and address we have on file for the primary member/account holder.

The diagram shows a check form with the following fields: DATE (with '2815' pre-printed), PAY TO THE ORDER OF, \$ (with a box for the amount), DOLLARS, Memo, and two boxes for the routing and account numbers. Arrows point from the callout boxes below to the corresponding fields on the check form.

Actual Self-Help CU Routing Number 253184841	Sample Self-Help CU Checking (Draft) Account Number
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Begin using your new checking account number and Self-Help CU's routing number on or after **Monday, November 2, 2026**.

Existing Winston-Salem CU checks that are presented for payment before March 31, 2027, will be accepted.

ACCOUNT STATEMENTS

STATEMENT DELIVERY

In early November, a printed statement will be mailed to you via the U.S. Postal Service containing all Winston-Salem CU account activity since your last statement. No e-statements will be issued at that time. That will be your final Winston-Salem CU account statement, and you will receive the statement regardless of whether a monthly or quarterly statement is typically issued on that account.

Future statements will be issued at the appropriate monthly or quarterly interval and will display the Self-Help CU name and account numbers.

E-STATEMENTS

Your access to the existing Winston-Salem CU e-statement platform will end on Friday, October 30. If you want to retain any of your older Winston-Salem CU e-statements, then you will need to access and save those statements before the end of October.

Use the Self-Help CU online banking site to access the new e-statement platform on or after Monday, November 2. You will need to enroll with the Self-Help CU e-statement service on or after November 2.

Later this year, approximately one year of your Winston-Salem CU account statement history will be available to you through the Self-Help CU e-statement platform.



ELECTRONIC “DIGITAL” SERVICES

Website | Online Banking | Bill Pay
Mobile Banking | Audio Banking | e-Statements

FRIDAY, October 30

SHUTDOWN - END OF BUSINESS DAY

Member access to all Winston-Salem CU digital services will be permanently disabled at this time. This includes online banking, mobile banking, Bill Pay, e-statements and the Winston-Salem CU website.

The Winston-Salem CU website will be replaced by the Self-Help website (self-help.org). At that time, all future attempts to access the Winston-Salem CU website will redirect to the Self-Help website.

MONDAY, November 2

START-UP - START OF BUSINESS DAY

Member access to all Self-Help CU digital services begins on Monday, November 2. **Log in instructions for all digital services will be mailed to you in mid-October.** Please contact us if you do not receive log in instructions by the end of October.

Self-Help CU products and services will be available to all eligible members on/after Monday, November 2.

BILL PAY

If you are currently enrolled in Winston-Salem CU's Bill Pay service, then you will be enrolled in Self-Help CU's Bill Pay service. Detailed information about Bill Pay will be provided in a mid-October mailing. Access to Self-Help CU's Bill Pay service begins on Monday, November 2.

CARD SERVICES

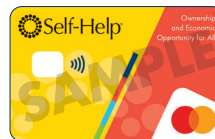
Debit and ATM Cards

All active Winston-Salem CU debit and ATM cards will be replaced with Self-Help CU cards. Replacement cards will arrive in the mail in mid- to late October. Only existing cardholders will receive replacement cards.



Credit Cards

We will begin offering the Self-Help CU credit card after the completion of the system conversion. You may apply for a Self-Help CU credit card anytime on or after Monday, November 2, 2026.



DEBIT & ATM CARDS - REDUCTION IN TRANSACTION LIMITS

Transaction limits will be reduced for all Winston-Salem CU debit and ATM cards beginning on Friday, October 30, 2026.

All current Winston-Salem CU debit and ATM cards will be permanently deactivated on Monday, November 2, 2026.

CHECKING ACCOUNTS

CHANGES

Winston-Salem CU ACCOUNT NAMES	Winston-Salem CU SUFFIX NUMBERS	SELF-HELP CU ACCOUNT NAMES	PRODUCT INFORMATION
Share Draft	70, 71, 72, 73, 74, 75, 76, 77, 78, 79	PERSONAL CHECKING	This account's two-digit suffix numbers will become the following three-digit suffix numbers: 070, 071, 072, 073, 074, 075, 076, 077, 078, 079.
Business Share Draft	80, 81, 82, 83, 84, 85	BUSINESS CHECKING	This account's two-digit suffix numbers will become the following three-digit numbers: 080, 081, 082, 083, 084, 085.

WHAT IS A SUFFIX? A suffix is the three-digit number (or combination of numbers and letters) that Self-Help CU uses to identify types of accounts. The suffix is found at the end of the account number. In most cases, each of your Self-Help CU account numbers will consist of your eight-digit Self-Help CU member number combined with a three-digit suffix.

SAVINGS ACCOUNTS

CHANGES

Winston-Salem CU PRODUCT NAME	Winston-Salem CU SUFFIX NUMBERS	SELF-HELP CU PRODUCT NAME	PRODUCT INFORMATION
Regular Shares Business Shares No Minimum Shares Student Club Shares	01, 02, 03 04, 05 10, 11, 12, 13, 14 37	SAVINGS	Savings accounts will have a three-digit suffix number - created by inserting a zero in front of the existing two-digit number. For example: 001, 005, 010, 037, etc.
Christmas Club Shares	43, 44	HOLIDAY CLUB	Holiday Club accounts will have the following three-digit suffix numbers: 043 and 044 .
Vacation Club Shares	40	VACATION/ OTHER CLUB	Vacation Club and Self-Help CU's other "Club" accounts will have the following three-digit suffix number: 040 .
Money Market Share	16 through 36	MONEY MARKET	Money Market accounts will have a three-digit suffix number. For example: 016, 022, 036, etc.

INDIVIDUAL RETIREMENT ACCOUNTS

CHANGES

Winston-Salem CU PRODUCT NAME	Winston-Salem CU SUFFIX NUMBERS	SELF-HELP CU PRODUCT NAME	PRODUCT INFORMATION
Traditional IRA Account	50	IRA SAVINGS	IRA Savings accounts will have the following three-digit suffix numbers: 050, 055, 056 and 058 .
Roth IRA Account	55		
Conversion Roth IRA	56		
Educational IRA	58		

MORTGAGE LOANS

10-DIGIT NUMBER

Mortgage loan account numbers will consist of the 8-digit member number of the account holder plus a portion (two digits) of the note number.

DISCLOSURES & FEES

All Self-Help Credit Union disclosures go into effect for all members on Monday, November 2, 2026, including the enclosed Self-Help CU schedule of fees and hold policy on deposited check funds (Reg CC).

The following is a list of Self-Help Credit Union's key membership and account disclosures:

PERSONAL/CONSUMER ACCOUNT AGREEMENT & DISCLOSURES containing:

- Membership & Account Agreement
- Truth-in-Savings Disclosure
- Funds Availability Policy Disclosure
- Electronic Funds Transfer Agreement
- Right to Receive Documentation

FEE SCHEDULE (enclosed)

PRIVACY NOTICE



Where to find Self-Help CU's membership and account disclosures:

- Go to the Self-Help website (self-help.org)
- Scroll to the footer section at the bottom of any page of the website.
- Click on the **DISCLOSURES** text link.

OVER THE WEEKEND

What to Expect - At a Glance

	SATURDAY	SUNDAY	ON/AFTER MONDAY, November 2
ONLINE BANKING	NO WEEKEND ACCESS		Begin using Self-Help CU's digital services.
MOBILE BANKING			
WEBSITE	The Winston-Salem CU website will automatically redirect to the Self-Help CU website.		Begin using Self-Help's website.
BILL PAY	NO WEEKEND ACCESS Scheduled weekend payments will be processed Monday, November 2.		Access the new Bill Pay service using Use Self-Help CU's online banking or mobile banking platforms.
DEBIT & ATM CARDS	A temporary reduction in card transaction limits.		New cards and new transaction limits.
ATM ACCESS	NORMAL USE - NO DISRUPTION		Begin using the new Self-Help ATM installed at the branch.



NEW ATM

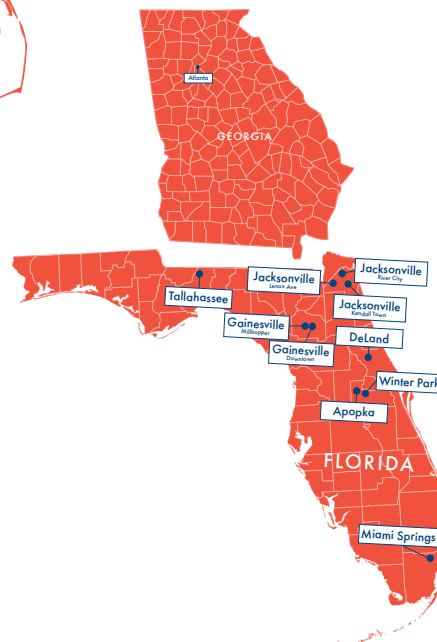
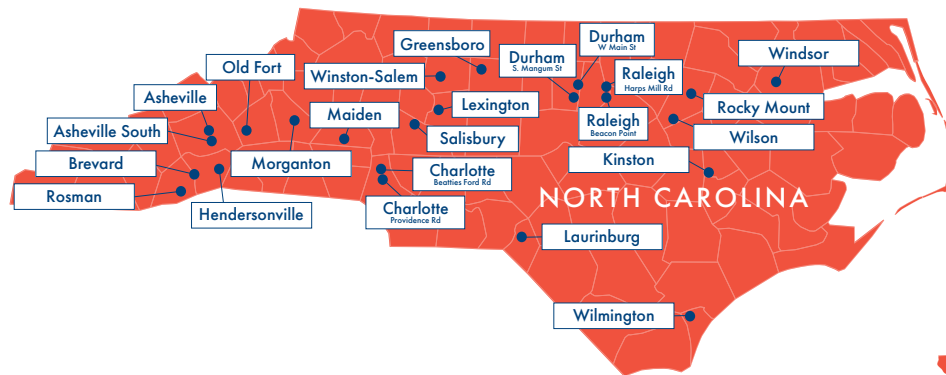
Located in the drive-up service area of the branch

Nov. 2



EXPANDED BRANCH ACCESS

Beginning on Monday, November 2, 2026



About South Carolina

Self-Help does operate branches in South Carolina. However, those branches are part of the Self-Help **Federal** Credit Union network. Therefore, because you will be a member of Self-Help Credit Union (not Self-Help Federal Credit Union), we do not include the South Carolina branches among the list of branches that will be available to you for Self-Help Credit Union member service.



ABOUT SELF-HELP

Self-Help is a family of nonprofits with a mission of creating and protecting ownership and economic opportunity for all, especially people of color, women, rural residents and low-wealth families and communities. Since its founding, Self-Help has grown into one of the nation's largest community development financial institutions.

Self-Help Credit Union was chartered in 1983. Today, approximately 100,000 members are served by Self-Help CU through branches in Florida, Georgia, North Carolina and Virginia.



Ownership and Economic Opportunity for All

self-help.org