Frequently Asked Questions about your Upgraded Account.

Review this guide to answer questions about our system upgrades, and information about your accounts.
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Important Dates

Friday, September 29, 2017

- All Branches, our Member Call Center, and our Phone Loan Center, will be open regular hours on Friday, September 29.

- Beginning at 6:00 pm on Friday, September 29, Online, Mobile and Telephone Banking, including all online services, such as Bill Pay, e-Statements, and Mobile Banking will be unavailable until 9:00 a.m. on Tuesday, October 3. Once Online Banking comes back up, you will be redirected to register for the new Online Banking, Mobile Banking, and Telephone Banking platforms.

Saturday, September 30, 2017 thru Monday October 2, 2017

- All branches, including our Member Call Center, and Phone Loan Center will be closed as we work to complete the system change.

- Online, Mobile and Telephone Banking, which includes all online services, will continue to be unavailable.

Tuesday, October 3, 2017

- We will open and resume normal business hours. Please be patient with us during this transition; consider handling all in-branch transactions prior to Friday, September 29.

- Online, Mobile Banking and Telephone Banking will be available to begin registering on Tuesday, October 3, 2017.
Online and Mobile Banking

Starting October 3, you will be asked to register for the Telhio Online and Mobile Banking Platform. Here’s how to register:

Online Banking

- On October 3, log onto www.telhio.org/online_banking and click "Register Now" to register for the Online Banking site. Please note that your old Chaco Online Banking account will not work after September 29.

- Follow the registration instructions on the screen to create an Online Banking Account to begin accessing your balances, using Bill Pay, and to make transfers.

Mobile Banking

- Once you complete Online Banking registration and using the login credentials from your New Online Banking Account, download the Telhio Mobile App from your devices app store. The new Mobile Banking app will give you access to new features like Bill Pay access via your mobile device, and Mobile Deposit! For quick links to the mobile app, visit www.telhio.org/on_the_go.

Telephone Banking

Do you currently use Automated Voice Banking? On October 3, 2017, our Automated Voice Banking system will change. If you are currently using the Chaco Automated Voice System, you will need to re-register for the new Automated Voice Banking system. Please note that your old Chaco Automated Phone Banking account will not work after September 29.

If you are a current phone system user, please look for a special mailing the week of September 18, 2017 with details on how to register. You can also access registration instructions by clicking here.
Debit Cards

New debit cards will be mailed beginning mid-September. Use this debit card beginning Monday, October 2, 2017.

Activating Your New Debit Card

When calling to activate the card, stay on the line. After the card is activated, you will be asked to create a PIN # for the card. Create your own 4-digit pin, and you can begin using the card immediately.

You can activate your card by calling 1-866-209-4734. You can set the same PIN that you had on your old Chaco Card, or you can create a brand new personalized PIN. Remember, this card will not work for purchases until October 2, 2017.

If you have not received the debit card for your checking account, please contact us at 513-785-3500.

Managing Your Debit Card Purchases

You can manage and track your debit card purchases by checking your balances on Online and Mobile Banking. For instructions on how to register for Online and Mobile Banking, click here.

Credit Cards

Beginning 9/1, manage your Telhio Credit Card by enrolling in My Account Access. Using My Account Access will help you:

- Check Balances
- Make Payments
- Manage Rewards

If you have questions about your card, you can call us at 800-558-3424. If you do not currently have a Telhio Credit Card, you can apply online now.
**Checks**

**What do I do with my old checks?**

You will still be able to use the remainder of your Chaco checks however, you can also order a FREE* box of replacement checks by taking one of the following steps:

1. CALL DELUXE® toll-free at **877-838-5287** (Mon–Fri 7 am–11 pm EST, Sat 9 am–5:30 pm EST.) Mention the promotional code "Telhio Pers Chk Promo", valid 9/24/17 - 12/31/17 for a free box of personal checks*!

2. Order online at deluxe.com.
   Type the promotional code "**Telhio Pers Chk Promo**", valid 9/24/17 - 12/31/17 for a free box of personal checks*!

3. Go to your nearest branch, or call us directly at 513-785-3500 to order.

*Wallet style non-duplicate grey checks eligible for free box.

**Business Account Checks**

You will still be able to use the remainder of your Chaco checks however, you can order replacements by calling Deluxe at **800-503-8744** and mention the promotional code "Telhio Bus Ck Promo" and “Promo # 4468", valid 9/24/17 - 12/31/17 for a discounted order of checks for your business.

**What else should I know about my checks?**

Upon placing an order for new checks, the checks will display a new routing and new 10-digit account number associated with the individual account. For future automated payments, you will want to use the number on the bottom of these checks.

For more information about your member number and/or account numbers, [click here](#).
Account Numbers

Telhio’s Routing Numbers is 244077323. As a result of an upgrade to a new system, account numbers have been changed to better identify the specific account from which a payment should be credited or debited.

Existing automatic payments and deposits will still process normally, even with the old account number and routing number. For any new payments and deposits, please use your new routing and account numbers. You can access your new account numbers via the Online Banking system.

Member Numbers

Your member number with the credit union will not change, however, in order to better serve you via our Branches, Member Call Centers and Phone Loan Centers, we will identify your previous Chaco Membership by adding “513” to the beginning of your member number.

Multiple Member Numbers

Do you have multiple member numbers? As of October 3rd, multiple Member Numbers will be consolidated to better serve you under one Online Banking login.

The excess member numbers will be consolidated under the oldest existing member number. Here’s an example:

Joe has three member numbers:

<table>
<thead>
<tr>
<th>Member Number</th>
<th>1122456</th>
<th>2127978</th>
<th>2237888</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Under Each</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Member Number</td>
<td>1122456 - S1</td>
<td>2127978 - S1</td>
<td>2237888 – S1</td>
</tr>
<tr>
<td></td>
<td>1122456 - S10</td>
<td>2127978 - L27</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1122456 - I9</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

All Accounts will consolidate under the oldest member number, 1122456. Under Member Number (513)1122456, here’s how the accounts will appear on Online Banking and Statements:

<table>
<thead>
<tr>
<th>Account Description</th>
<th>2456 - S1</th>
<th>2456 - S10</th>
<th>2456 – I9</th>
<th>7978 – S1</th>
<th>7978 – L27</th>
<th>7888 – S1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Savings</td>
<td>S1</td>
<td>S10</td>
<td>I9</td>
<td>S1</td>
<td>L27</td>
<td>S1</td>
</tr>
<tr>
<td>Share Draft Checking</td>
<td>2456</td>
<td>2456</td>
<td>2456</td>
<td>7978</td>
<td>7888</td>
<td>7978</td>
</tr>
<tr>
<td>Share Certificate</td>
<td>2456</td>
<td>2456</td>
<td>2456</td>
<td>7978</td>
<td>7888</td>
<td>7978</td>
</tr>
</tbody>
</table>

Please note: Business Account, Trust Account and Personal Account Profiles will be delivered as separate statements, and accessed via a separate member login.
Personal Checking Accounts

Your personal accounts will join Telhio’s Owner Rewards Program. Owner Rewards is a fee schedule that determines the benefits you receive from your account based on monthly balance. Your current Owner Rewards Level is determined by the balance in your account as of September 30th.

Below is a list of important documents that apply to your Accounts effective October 2, 2017.

- Owner Rewards Brochure
- Membership and Account Agreement
- Truth-In-Savings Disclosure for Owner Rewards Checking
- Truth-In-Savings Disclosure for On-Track (second chance) Checking
- Electronic Funds Transfer Agreement

Your Account Numbers

As a result of an upgrade to a new system, account numbers have been changed to better identify the specific account from which a payment should be credited or debited.

Existing automatic payments and deposits will still process normally, even with the old account number and routing number. For any new payments and deposits, please use your new routing and account numbers. You can access your new account numbers via the Online Banking system.

Your member number with the credit union will not change, however, in order to better serve you via our Branches, Member Call Centers and Phone Loan Centers, we will identify your previous Chaco Membership by adding “513” to the beginning of your member number.

If you currently have more than one Member Number, click here.

Critical: Overdrafts from Your Savings Account!

Effective September 30, 2017, your savings account can no longer be used for overdrafts that occur in your Personal Checking Account. In order to avoid overdraft fees, we recommend transferring funds to savings prior to making purchases that may cause you to overdraft. Additionally, you should consider applying for an Overdraft Line of Credit now. An overdraft line of credit is a small loan that can be used to back up your account in the event of an overdraft and paid back with a small monthly payment of as low as $15 a month. You can request an overdraft limit now and avoid overdraft fees after September 30.

Apply for an Overdraft Line of Credit Now

Checks

If you use checks with your current Chaco Account, click here.
Business Checking Accounts

Your business accounts will join Telhio’s Business Account Program. Your current Business Account Style is determined by the balance in your account as of September 30, 2017.

Below is a list of important documents that apply to your Accounts effective October 2, 2017.

- Business Fee Schedule
- Membership and Account Agreement
- Truth-In-Savings Disclosure
- Electronic Funds Transfer Agreement

Your Account Numbers

As a result of an upgrade to a new system, account numbers have been changed to better identify the specific account from which a payment should be credited or debited.

Existing automatic payments and deposits will still process normally, even with the old account number and routing number. For any new payments and deposits, please use your new routing and account numbers. You can access your new account numbers via the Online Banking system.

Your member number with the credit union will not change, however, in order to better serve you via our Branches, Call Centers and Phone Loan Centers, we will identify your previous Chaco Membership by adding “513” to the beginning of your member number.

If you currently have more than one Member Number, click here.

Important: Overdrafts from Your Savings Account!

Effective September 30, 2017, your savings account can no longer be used for overdrafts that occur in your Business Checking Account. In order to avoid overdraft fees, we recommend transferring funds to savings prior to making purchases that may cause you to overdraft. Additionally, you should consider applying for an Overdraft Line of Credit now. You can request an overdraft limit (which you pay back) now and avoid overdraft fees after September 30.

Apply for a Business Line of Credit now by calling 614-225-7800.

Checks

If you use checks with your current Chaco Business Account, click here.
Loan Payments

After October 3, make loan payments by:

<table>
<thead>
<tr>
<th>Payments Method</th>
<th>Details/Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mail Payments to:</td>
<td>P.O. Box 1449, Columbus, Ohio, 43216</td>
</tr>
<tr>
<td>Phone with Debit Card</td>
<td>Call 513.785.3500, and remain on the line.</td>
</tr>
<tr>
<td>Online Banking (transfer funds from your Telhio Account; Use A2A and/or P2P Services)</td>
<td><a href="http://www.telhio.org">www.telhio.org</a></td>
</tr>
<tr>
<td>In a branch location</td>
<td><a href="http://www.telhio.org/hours_and_locations">www.telhio.org/hours_and_locations</a></td>
</tr>
</tbody>
</table>

Important Phone Numbers

Need assistance? Here is a list of numbers you can call to reach us if you need help.

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telhio Main Number</td>
<td>513.785.3500</td>
</tr>
<tr>
<td>For Online, Mobile, and Voice Banking Assistance</td>
<td>Remain on the line for a representative</td>
</tr>
<tr>
<td>To Register for Automated Voice Banking</td>
<td>Select option 2</td>
</tr>
<tr>
<td>General Account Questions, Loan Inquiries, New Account Questions</td>
<td>Remain on the line for a representative</td>
</tr>
<tr>
<td>Credit Card Services</td>
<td>800.558.3424</td>
</tr>
<tr>
<td>Debit Card Activation Line</td>
<td>866.209.4734</td>
</tr>
<tr>
<td>Deluxe Check Ordering</td>
<td></td>
</tr>
<tr>
<td>For Personal Accounts</td>
<td>877.838.5287</td>
</tr>
<tr>
<td>For Business Accounts</td>
<td>800.503.8744</td>
</tr>
</tbody>
</table>