



Welcome to Canvas



Insured by NCUA


canvas[®]
credit union



Welcome to the Canvas Family



Our roots run deep through Colorado history, and our dedication to helping our local communities has helped us transform from an eight-member credit union in 1938 to one of the leading financial institutions in our state today.

We are honored that Western Rockies Federal Credit Union Members voted to affirm the merger between our two credit unions. We are now one Canvas Family, and we are grateful for the opportunity to wholeheartedly serve our Members, Family, and Others on the Western Slope.

We look forward to getting to know you and your community more. We are thrilled to share a little about who we are, too.

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Our Purpose

Canvas Credit Union will strive to help individuals and families make better decisions and grow stronger financially. We will provide simple and relevant products and services at a consistently honest value. **We Help You Afford Life.**

Our Core Values

- › Do right by our Members, our Canvas Family, and Others
- › Start by listening
- › Use what we hear to create positive change
- › Put the team first
- › Brilliance matters, and it will not be elevated above kindness and generosity
- › Play to win in a humans-first way

Our Vision



We will be known for being a leader in our communities and beyond.



We will be known as a household name in our communities.



We will be known for our ease of use.



We will be known for our people.



We will be known for our heart.

We are proud to share with you what our Members told us we already do exceptionally well...

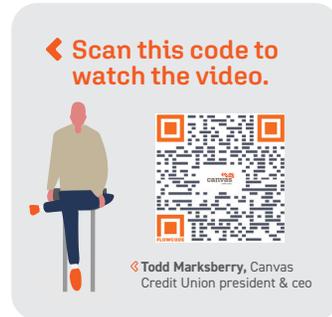
- › Our Family Members serve wholeheartedly.
- › We build trust and nurture it daily, never taking it for granted.
- › Our locations make using us convenient so that we can Help Them Afford Life.

So, that's a little about us! We really are overjoyed to support you and the Western Slope community Afford Life and Live Well(er). **As we move towards integration, we will work to make this easy, and, along the way there will be steps for you to take. We'll guide you through those.**

This welcome packet also includes our contact information, so give us a call, email, or visit your favorite branch if you have any questions or want to speak with a Canvas Family Member.

We are proud to provide excellent service and a free cup of joe that you can only find at your Canvas branch. We look forward to hearing from you as we're here for you.

So come on over, fill up your mug (we have our own roast, Delightfully Offbean. You will love it!), let's chat and let us do the banking so you can Go Live.



A New Banking Experience

On May 16, 2022, we are integrating our operating systems and you'll officially enjoy the Canvas experience.

Let's start with what is not changing. You will...

- ▶ Continue to transact business as you always have through May 15.
- ▶ Continue working with the amazing folks you know and love.
- ▶ **Experience no interruptions in your banking.** Your direct deposits and automatic withdrawals (ACH) will transition to your Canvas account. You will have through December 31, 2022, to transition them completely, and Canvas will support you with these changes over the summer. Let's get you situated with your new account first.

Here is what will change on May 16:

As we #BecomeCanvas and integrate our operating systems, you will be issued a new account number, debit card, and enjoy a new digital banking experience.

- ▶ Around the week of April 25, you will receive a letter with your new member number. Rest assured your direct deposits and automatic withdrawals will continue working under the current setup for a period of time (December 31, 2022) with no interruption.
- ▶ Around the week of May 2, you will receive your new Canvas debit Mastercard® and a PIN in separate envelopes. However, you will need to wait until May 16 to activate it. At that time, you'll have three options to activate it: call the number on the card, conduct an ATM transaction, or make a PIN-based transaction.

Online and mobile banking (along with mobile deposits) will be upgraded.

- ▶ Although you cannot take a sneak peek yet, on May 16, you will have full access to a new online and mobile banking experience.
- ▶ You will receive your new member number via mail a few weeks before the full integration. Save that letter. The member number enclosed is the key to activating your Canvas digital banking.

Accounts



Joint Account Ownership

You will notice that Canvas handles multiple owner accounts differently than Western Rockies.



At Canvas, a multiple-owner account is maintained and used by two or more owners who together own the funds in all the non-retirement depository subaccounts/shares (e.g., savings, checking, certificate of deposit ("CD"), money market, and similar products) having the same member number. Multiple owners have equal rights to take actions and conduct transactions on the account, products, or services.

These rights allow each owner alone to start, confirm, review, change, add, terminate, and conduct transactions on the multiple owner accounts, products, or services on behalf of all owners for any purpose we allow. Further, each owner of a multiple owner account at Canvas owns the funds with right of survivorship. This means that when one owner dies, her or his interest in the account and the funds in the account remain jointly owned by the surviving owner(s). Please see our full Member Service Agreement for additional information regarding ownership and survivorship rights.

To reconcile the ownership difference between Western Rockies and Canvas, we are offering a transitional period to afford you time to confirm and adjust, if necessary, the ownership and survivorship structure of your account. If an existing joint owner owns all subaccounts within the same member number, we will automatically elevate the joint owner to the Canvas method of multiple owner accounts as defined previously.

However, if a joint owner does not already own all non-retirement depository subaccount/shares within the Membership, we will temporarily rely on the Western Rockies' ownership records. If a Membership includes shares with varying joint owners, then the joint owners will continue having access to their respective shares until August 15, 2022.

▶ After August 15, 2022, the joint owners will be removed from the account, unless you and your joint owners complete a new agreement with us before then.

Act before August 15, 2022. If you desire to maintain different owners or beneficiaries for different products, we will assist you and your joint owners in opening one or more additional Membership accounts to accommodate your preferred ownership/survivorship structure.

If you are uncertain of your existing ownership records or if you would like to make changes, please visit a Canvas branch, or call 800.437.7328 prior to August 15 so that we can ensure your account is structured to your preference without interruption.

Here's an example to bring it to life:

Meet the Savnacs: John & Jane Savnac are members at WRFCU and are experiencing the integration of their accounts to Canvas. John's member number is AAAAAA1, and he has been a member since before meeting Jane. Back in his single days, John had a personal savings account AAAAAA1, and checking AAAAAA2. Together they opened a joint savings account AAAAAA3, and a joint checking AAAAAA4. Jane is surprising John with a short vacation to celebrate John's milestone birthday next year (the big 5-0!), she opened her own personal savings account for this purpose. They want to keep their accounts the same.



Current WRFCU Accounts	Previous WRFCU Account Setup	New Canvas Account Setup through August 15, 2022	Default after August 15, 2022	Take action before August 15
John's Personal Savings	AAAAAA1	XXXXXX1	Personal	-
John's Personal Checking	AAAAAA2	XXXXXX2	Personal	-
Joint Savings Account	AAAAAA3	XXXXXX3	Personal	Must open a new acct (e.g., ZZZZZ1) to add Jane
Joint Checking Account	AAAAAA4	XXXXXX4	Personal	Must open a new acct (e.g., ZZZZZ2) to add Jane
Jane's Personal Vacation Savings Account	BBBBBB1	YYYYYY1	Personal	-

While we aim at offering you the best experience during this transition, we invite you to a deeper conversation around your personal needs. The people you know and love have a new set of solutions to offer you. Allow us to match you up with solutions to meet your unique needs.

Checking Accounts – Kasasa

Kasasa checking accounts will be discontinued and converted to our best, most similar checking account product, Canvas' **Level Up Checking**.

If you currently have a Kasasa account, this information is for you!

- ▶ All Kasasa checking accounts will convert to our "Level Up" checking
 - ▶ At Canvas, we believe in offering a B.S. Free¹ banking experience. No more eligibility criteria to meet monthly. So **Go Live**, leave the banking to us, and enjoy these automatic perks
 - ▶ Level Up offers automatic, daily reimbursement for out-of-network ATM fees (up to 5 occurrences per month)

¹Bank Slang Free, that is.

- ▶ Level Up helps Members passively save money by automatically rounding up "the change" on debit card transactions
- ▶ While we will automatically establish the round-up and transfer to the primary savings account, Members can (by visiting or calling after May 16):
 - ▶ Cancel the rounding and transfer of the "change"
 - ▶ Donate the "change" to charity
 - ▶ Designate a different share account to receive the "change"
 - ▶ Establish a multiplier of 2 or 5 to level up even faster
- ▶ Want more banking perks? What about free money! **Canvas will give you \$50 after you save an initial \$50 in round up change.** This is one way we support you to Afford Life.
- ▶ Eligible Kasasa accounts will receive their last monthly incentives on May 2nd, for the monthly reward cycle of April 2022.
- ▶ Losing perks is not fun. We get it. **Therefore, Canvas will pay a one-time Welcome to Canvas incentive of \$50 (in addition to the \$50 earned through your Level Up bonus)** to each member who had Kasasa, for keeping your checking account relationship with Canvas for at least 90-days (August 16, 2022). That's it, no hoops to jump through.



◀ Cash bonuses alert!

Saving Accounts – Kasasa

All Kasasa savings accounts will convert to Canvas' Reverse Tier Savings account. Get 2.50% APY² on the first \$2,000 you deposit with our Canvas Reverse Tier Savings Account. This account is built to take you from beginner to expert with an interest model that will get your savings building faster than any of our other accounts.



- ▶ Any amount is worth saving, so we have no minimum deposit to open
- ▶ No minimum balance required
- ▶ No service fees

Courtesy Pay

If you have a checking account with WRFCU, you may have used Courtesy Pay to help you when you got a flat tire the night before pay day! You were charged a fee, but you got your new tires right away!

If you've already chosen to take advantage of Courtesy Pay, you will stay enrolled and enjoy the benefits described in the table below under Full Safety Net. If you'd like to change coverage or enroll for the first time, we have three options for you to choose from:



² APY is Annual Percentage Yield (APY). Early withdrawal penalties and other fees may reduce earnings. Rates are subject to change at any time. Canvas Credit Union membership is required. Want to view all the fine print, visit our Disclosures web page: <https://www.canvas.org/disclosures>



Cards & Checks

Debit Cards

If you have a Western Rockies Federal Credit Union Debit Card, then you will receive a replacement Canvas Debit Mastercard® in the mail. Expect to receive that card prior to May 16. You will also receive your new Personal Identification Number (PIN) in a separate envelope.

▶ **Please continue to keep them safe and be ready to use them starting May 16, 2022.**

Don't panic if it was accidentally tossed with last week's leftovers. At Canvas, we have your back!

If you do not have this information starting May 16, 2022, please stop by your nearest Canvas branch to get your Canvas Debit Mastercard® printed and/or reset your PIN.



Canvas Debit Card

So you have your new Canvas Debit Mastercard® and PIN stashed away in a safe spot and ready to use come May? Hooray!

Your New Canvas Debit Mastercard®

This little security-chipped wonder comes free with all Canvas Checking Accounts.

Date	WRFCU Debit Card	Canvas Debit Mastercard®
Now through Sunday, May 15, 2022	Use your current active Debit Card for all your needs.	Keep me handy, this card is inactive.
Monday, May 16, 2022	This Debit Card is no longer active.	You must activate your Canvas Debit Mastercard® before use.
After May 16, 2022	Safely dispose of card.	Use this card to access your bank accounts.

Additional steps you should take post May 16:

- ▶ Verify your recurring transactions have been updated with the merchant
- ▶ Setup card controls and alerts via online or mobile banking
- ▶ Update your Canvas Debit Mastercard® with virtual wallets ApplePay®, Google Pay™, and Samsung Pay®³

About your Canvas Debit Mastercard®:

- ▶ No annual fee
- ▶ Free transactions at all Canvas Credit Union ATMs
- ▶ Ten free transactions per month at more than 30,000 CO-OP ATMs nationwide
- ▶ Instant Issue available at Canvas Credit Union Branches (card replacement fees may apply)

If you make any Western Rockies Federal Credit Union Visa Debit Card transactions during the weekend of the merger, May 13, 2022 – May 15, 2022, then those transactions will process on your new Canvas account.

How to activate your Canvas Debit Mastercard® on May 16

- ▶ Call 1-800-466-0040 to activate
- ▶ Visit one of our ATMs
- ▶ Perform a PIN-required transaction in store

³Apple Pay® is a registered trademark of Apple Inc., Google Pay™ is a trademark of Google Inc., Samsung Pay® is a registered trademark of Samsung Electronics Co., Ltd.

Type of Safety Net Coverage	Checks	ACH Payments (i.e. monthly recurring payments such as car insurance)	Recurring debit card transactions (i.e. monthly subscriptions, like Netflix)	Debit Card Transactions (i.e. everyday purchases made with your debit card)	ATM Transactions
Full Safety Net	✓	✓	✓	✓	✓
Basic Safety Net (default coverage on all checking accounts)	✓	✓	✓		
Opt-Out Safety Net	Fee charged, check not paid	Fee charged, ACH not paid	Transaction declined	Transaction declined	Transaction declined

Items in the previous table may be paid from your account, even when funds are not available, and a \$30 fee will be charged per transaction. If you opt-out of Safety Net, a \$30 non-sufficient funds (NSF) fee will be charged each time a transaction is attempted to be pulled from your account.

Here's the awesome part:

If you're enrolled in Safety Net, we will not charge any overdraft fees unless your available balance falls more than \$10 below zero. (AKA, you have a \$10 buffer to avoid paying a \$30 overdraft fee.)

Please be sure to read our **Notice of Important Information About Overdraft Services and Fees** for additional information by scanning the QR code below. While most of our Family loves our Safety Net benefit, we know it's not for everyone. Keep in mind, you may opt-out or opt-in to Safety Net at any time.



Scan to view your new Member Service Agreement and all other disclosures referenced in this guide.

ATM Cards

Your Automated Teller Machine (ATM) card will be changing. If you have one of these wonderful cards in your wallet, know that it will still be working as usual through Sunday, May 15.

Before May 16, you will receive your new Canvas ATM card in the mail. In another envelope, you will also receive a separate PIN mailer.

So you have your new Canvas ATM card and PIN stashed away in a safe spot and ready to use come May? Hooray!



Canvas ATM Card

Your New Canvas ATM Card

This little wonder is available to access your Canvas Savings Account.

Date	WRFCU ATM Card	ATM Card
Now through Sunday, May 15, 2022	Use your current active ATM card for all your needs.	Keep it handy. This card is ready for its debut on May 16.
Monday, May 16, 2022	This ATM card is no longer active.	Your ATM card is already activated and is ready to use.
After May 16, 2022	Safely dispose of card.	Use this card to access your savings account.

About Your Canvas ATM Card:

- Free transactions at all Canvas Credit Union ATMs
- Easily access your savings account
- \$12 annual fee (don't like paying fees? Neither do we! Upgrade to a checking account and access a free Canvas Debit Mastercard®)



Credit Cards

If you currently have an Elan VISA credit card, know that your card will not be immediately impacted on May 16. Although, know that **upon card expiration, your credit card will not be reissued.**

We invite you to consider transferring your existing balance, if any, to our Canvas+ Rewards Mastercard®. Why? Here are some perks:

- Control your card, make payments, and access your rewards all within one platform, available through Canvas' online banking and mobile app.
- Get 3x points. For every dollar spent on gas, groceries, and a category of your own** that also earns you triple the points: like restaurants, recurring bills, the pharmacy, Amazon.com, Walmart, and more!
 - On the first of January, April, July, and October, you'll have the opportunity to switch up your chosen category or let it remain the same and keep earning you more points.
- \$1 spent = 1 point.** All purchases in categories outside of gas, groceries, and your selected point booster category, earn 1 point for every dollar spent.
- Redeem for cash back.** Need we say more? You can now redeem your points for better rewards, like cash back, gift cards, and travel. Or share the Canvas+ love and donate them to charity.
- No annual fee. Not now, not ever.**
- Get 10,000 bonus points.** New Canvas personal credit cardholders can get extra points when you use your new Canvas+ card and get Canvas rewards when you spend \$1,500 in the first 90 days.



Canvas+ Rewards Mastercard®

Checks

No worries! Your **existing personal WRFCU checks will continue to be honored for at least 12 months.** There is no need to immediately order new checks.

Canvas will provide your first box of Canvas checks free of cost to you. So, go ahead! After May 16, take advantage of this offer by visiting one of our convenient branches or simply give us a call. You want to wait a bit? This offer will still be in place for when the time is right for you.





Loans (Vehicle, Home Equity, Personal, etc.)

Canvas will continue servicing your loans under the same terms when you first applied. Enjoy peace of mind wherever you are—whether it’s a trip to the local orchard or to the breathtaking Colorado National Monument.

There are many roads to choose from when making your loan payment:
Late fees will now be no more than \$15 (excluding HELOC and first mortgages).

Payment Method & Details

- Internal automatic transfer:** If you already have an automatic transfer occurring, it will continue.
- External automatic transfer:** If you already have an external automatic transfer, it will continue to work as it always has.
- Mail:** Send your payment to Canvas Credit Union, P.O. Box 5238, Englewood, CO 80155
- Online:** Hop onto our website from a Canvas account at www.canvas.org or make a payment from an external account by visiting: <https://www.canvas.org/make-a-payment>
- In-person:** Visit any Canvas Credit Union branch location or a branch in the shared branching network.



Now, let’s honk our horns to that!

Mortgage Loans

Home is where the heart is, and our Canvas Family is ready to wholeheartedly serve you and your mortgage loan needs.

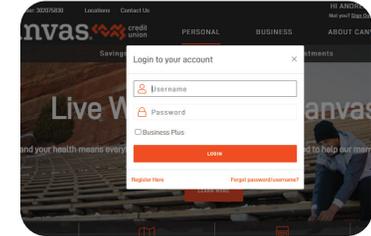
Payment Method & Details

- In-person:** Visit any Canvas branch location.
- Mail:** Payments after May 15, 2022 should be sent to: Canvas Credit Union PO Box 5238 Englewood, CO 80155
- Automatic payments:** Set-up automatic payments from your Canvas account or from another financial institution by contacting the Canvas Mortgage Servicing team at 303-639-2325.
- Escrow:** If you would like an escrow account, Canvas can accommodate that. Please contact the Canvas Mortgage Servicing team at 303-639-2325.

Online & Mobile Services

Keep your money working for you wherever life takes you with Canvas Online and Mobile Services. Manage your money in your pajamas on your computer at home or sitting around the campfire with your mobile device. As long as you are online, you can use Canvas’ free online banking system to manage your account from anywhere.

Register and login from the Canvas.org homepage.



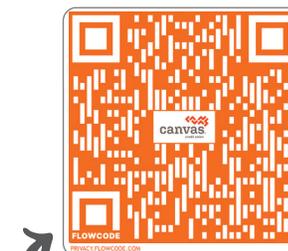
After May 16, to register you will need to identify if you are a personal or business member and you will need:

- ▶ Your NEW Canvas member number.
 - ▶ **You will receive a letter containing this information between April 18 and April 30.**
- ▶ The last four digits of your SSN or TIN, and your date of birth.
- ▶ Your up-to-date phone number or email address must be registered in the system. If you need to update this information, contact us!

Primary members and joint owners can register for our free online banking system. Moreover, **you no longer need to share a login/password!** Each individual member should register using their personal SSN or TIN.

Rest assured knowing that your current bill pay will carry over to the new system.

Canvas also has a free mobile banking app that allows you to sign into your account safely and securely. You can download the app from:



By using our online banking system, you can easily:

- › Check your account balance and transaction history
- › Transfer money between your accounts
- › Deposit checks using Remote Deposit Capture
- › View your credit score
- › View statements and reports
- › Move money to and from other financial institutions
- › Pay bills
- › Send money to friends
- › Manage your cards
- › And more!

Learn more about our Online & Mobile Services at:



Safe Deposit Boxes

Good news! All existing rented safe deposit boxes will remain open and can continue to be accessed and serviced at our Grand Junction, Fruita, and Rifle branches.

Bad news. However, **Canvas will no longer be issuing new safe deposit box leases** at any of these locations.



Individual Retirement Accounts (IRAs)

Individual Retirement Accounts (IRAs) are a popular instrument used often as a supplement to employer sponsored retirement programs, pensions, and social security benefits upon retirement.

If you currently have an IRA Certificate of Deposit (CD) the minimum balance to open and maintain an IRA CD is increasing to \$2,500 (from \$500).

In the event you have an IRA CD with a lower balance, upon renewal, you will have the option to roll it over into a savings IRA. If this is the case, we will contact you prior to the renewal period to discuss your options. You can always stop by one of our branches to discuss options and investment vehicles that best meet your needs.



Connect with Canvas



To-Do Checklist

Do you love checklists? We do! Nothing better to keep you organized and summarize those items that require your attention and you to act. Plus, nothing beats the feel of checking something off a list.

- Create a to-do checklist. See?
- Save your new member number letter in a safe place
- Keep your new Canvas Debit Mastercard® and PIN safe until Monday, May 16
- Activate Canvas' online and mobile banking using new member number
- Joint owners: Discuss the ownership setup that fits you best and visit us before August 15, 2022
- Direct deposits and ACH withdrawal changes will take place over the summer. No worries, you will receive more information and tools as we get closer. All changes must be conducted before December 31, 2022
- Update your bill pay with the new address or set-up ACH through Canvas
- Participate in the many community events sponsored by Canvas



Please Join us at these Community Events!

April 23
Strut for Mutts
Deerfield Park
Rifle, CO

June 17, July 22, August 26, & September 23
Garden Groove Summer Concert Series
Western Colorado Botanical Gardens

July 3
Fruita Fireworks
Fruita, CO

September 17
Tour de Vineyards
Palisade, CO

September 2022-February 2023
Tackling Hunger Food Drive
Western Slope



Connect with your Canvas Family:



Visit a Canvas branch location!

- 2302 N Avenue, Grand Junction, CO 81501
 - 577 Kokopelli Blvd, Fruita, CO 81521
 - 142 West 3rd Street, Rifle, CO 81650
 - Plus dozens more on the front range!
- Visit: canvas.org/about-us/locations

Need to mail in your payment?



Please send it to:

Canvas Credit Union
PO Box 5238
Englewood, CO 80155

Contact Us



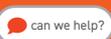
800.437.4328



MemberCareCenter@
canvas.org



Visit canvas.org and click



Connect with Savnac

(Canvas' virtual assistant)



Mortgage loans

Website:

canvas.org/personal/loans/mortgage

Phone:

303-639-2325

Learn More



Join the @canvasFamily on social media.



Insured by NCUA