

# Yellowstone FCU – Meridian Trust FCU FAQs for Members

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**Q: Why is a merger beneficial?**

A: The Board of Directors, Management and Employees of Yellowstone FCU have spent a lot of time looking at ways to serve our members most effectively moving forward. In order to be able to provide you with greater convenience and value we are recommending a merger with Meridian Trust FCU. Meridian Trust is making a strong commitment by investing time and money to serve the members of Yellowstone FCU. Meridian Trust will maintain the current Yellowstone FCU management and staff, the branch itself, and the commitment to our members. You will benefit from an expanded product offering, whether you're looking to borrow or save money you'll find the products that will get you where you want to be. You will also have access to expanded telephone hours, free e-Services, and free checking.

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**Q: Will my money be safe and secure?**

A: Absolutely! Your accounts will continue to be federally insured just as they are today.

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**Q: What can you tell me about Meridian Trust?**

A: Meridian Trust was chartered in 1954 and the credit union is based out of Cheyenne, Wyoming. Meridian Trust has [10 branches](#) in 3 states: Wyoming, Nebraska and Colorado. They also have a very unique mobile branch that can travel to wherever there is a need. The Wyoming branches are located in Cheyenne, Rawlins, Jackson, Lander, Rock Springs and Casper. The two out-of-state branches are located in Scottsbluff, Nebraska and Wellington, Colorado.

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**Q: What will happen to the branch in Yellowstone National Park?**

A: The existing Yellowstone branch will remain in place to serve you as always. The branch employees will also stay on and will become employees of Meridian Trust. Members will have the great advantage of membership in a larger, stronger combined credit union that is well positioned for serving you today and into the future.

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**Q: What are Meridian Trust's phone hours for taking my call?**

A: In addition to having all of the physical branch locations mentioned above, the credit union offers you an 800 number that is staffed around the clock, 24 hours a day, 7 days a week.

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**Q: Will they have voice teller?**

A: There is no automated voice system, but with 24/7 access to live representatives as mentioned above, you can get personal assistance anytime of the day or night...including on weekends. In addition to their call center, you can access your account information via online and mobile banking. You can use their incredible (and free) [mobile app](#) to check your balances; transfer money; pay your bills; and even deposit a check. To use the free mobile app, you simply need to be enrolled in online banking. Then you can quickly and easily download the Meridian Trust mobile app from the App Store or Google Play on your device. As a special incentive, Meridian Trust will put \$5.00 into your account for free just for depositing a check using the mobile app before February 29th. Give it a try and get \$5.00. To deposit a check using your mobile device, all you do is endorse your check properly on the back, take a picture of the front and back of your check, and then submit it. It's fast and it's fun to do. To activate the mobile deposit feature on your smartphone, simply call us at 1.800.726.5644.

**Q: Will I be using the Meridian Trust website?**

A: Yes. The two sites (Yellowstone and Meridian Trust) will be combined with all information for both credit unions on the [Meridian Trust website](#). For those who go to the Yellowstone FCU website, they will be automatically redirected to the Meridian Trust website.

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**Q: Will my account number change?**

A: Yes. There will be a slight modification to your account number and that information will be provided in a separate communication to you.

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**Q: Do they have any electronic services?**

A: Yes! There is the Meridian Trust website (MyMeridianTrust.com) that provides you with ways to connect through online chat, emails or to submit online forms. With Meridian Trust you get free online banking, free online bill pay, and the free mobile app mentioned above. We love to see you in the branches, but with all of their [electronic services](#), you can do everything from the comfort of your home, or from wherever you are. To learn more about their electronic services please visit their website at: <https://www.mymeridiantrust.com/personal/eservices>.

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**Q: How can I enroll in online banking?**

A: After you receive your new account number, you can enroll in online banking. Simply call us at 1.800.726.5644, Monday through Friday from 8:00 am to 5:00 pm Mountain Time and a Member Service Representative will assist you. Representatives will also be available Saturday, February 1st from 9:00 am to 1:00 pm MT to help you enroll.

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**Q: Will there be a period that I cannot access my Yellowstone account?**

A: Yes, just for a few hours though. While we are making the connections to the new organization, there will be no access to your Yellowstone or new Meridian Trust account from 10:00 p.m. Mountain Time on Friday, January 31st through 6:00 a.m. MT on Saturday, February 1st.

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**Q: What if I have loan payments, who do I make them out to?**

A: If you have a loan through Yellowstone FCU, you can continue to make your same payments in the same way at the same time as you always have.

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**Q: Can I still use my checks?**

A: For a while. You can continue to use your current checks through March 1st, 2020. We will send all Yellowstone FCU members a starter box of checks for free (25). You will also get \$10 off your next full order of checks. Call 1.800.726.5644 for more information.

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**Q: What about my debit card?**

A: If you have a debit card with Yellowstone FCU, you will be reissued a replacement Meridian Trust [debit card](#). The Yellowstone FCU debit cards will be deactivated at 10:00 p.m. Mountain Time on Friday, January 31st, 2020. Your new, replacement Meridian Trust debit card can be used once you have received your new debit card and activate it. However, account access will not be available until 6:00 a.m. MT on Saturday, February 1st.

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**Q: Does Meridian Trust offer credit cards?**

A: Yes! Meridian Trust [Visa credit cards](#) have no annual fee and no balance transfer fees, along with very low interest rates. For those who qualify (based on credit score), your purchases can also earn you [rewards points](#). You can redeem these points for cash back, gift cards, travel and merchandise. Visit their website for more information.

**Q: What is their checking account fee?**

A: Good news! Your [checking account](#) will be Free at Meridian Trust. For those who have checking, there is no fee, saving you \$5 per month or \$60 per year.

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**Q: Does their checking account pay interest?**

A: Yes. As a matter of fact, you can earn as much as 4.00% in a Meridian Trust [checking account](#). More information is available at the Meridian Trust website. Please note that final Yellowstone dividends will be paid out on January 31st, 2020 and all dividends after that date will be paid out by Meridian Trust.

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**Q: Do they have other fees?**

A: Meridian Trust does have some fees. However, they take great pride in having the fewest and lowest fees among all credit unions. In short, you're likely to save money with Meridian Trust. Their [fee schedule](#) is posted to the Meridian Trust website for complete transparency and visibility.

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**Q: Do they have any ATMs?**

A: Yes! With Meridian Trust you'll have access to a network of over 30,000 [Free ATMs](#) you can use from coast to coast. In addition, you will continue to have free access to ATM's in Yellowstone Park. Complete information is available on their website.

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**Q: What kind of loans can I get from them?**

A: You can [get a loan](#) for almost everything you need. You can get car and truck loans, RV and trailer loans, a home mortgage, a home equity line of credit, a student loan, a personal loan, even a holiday loan! And if you happen to have a business, they do a wide array of [business loans](#) as well.

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**Q: Do they offer a holiday savings account?**

A: Yes! The Meridian Trust [holiday savings account](#) pays 4.00% APY on up to \$1,000 on deposit. More information is available at their website.

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**Q: What can I do to help make the merger even more successful?**

A: Great question! We invite you to get involved, to learn more about Meridian Trust and all the products and services they have to make your life even better. You can discover all of this at the Meridian Trust website or by coming into any Meridian Trust branch or calling their toll-free number. And, very importantly, to continue to stay on top of the newest offerings and information, we ask you to supply them with your email address, so that they can deliver news to you quickly and efficiently.

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**Q: What if I have any additional questions?**

A: Please direct any questions you may still have to Yellowstone FCU employees and they will get back to you with an answer.