



Operated by Global Federal Credit Union

[Member]

October 1, 2025

[Address Line 1]

[Address Line 2]

[City], [State] [Zip Code]

**Dear Member,**

This packet provides important information about your business accounts as we head into the conversion of FFWN to Global Credit Union on November 1, 2025. When the full conversion takes place, you'll be able to visit many of the same branch locations you have access to today, as well as additional Global branch locations throughout Washington, Alaska, Arizona, California, and Idaho. You'll also be able to access more than 55,000 surcharge-free ATMs—many conveniently located inside some of your favorite retail shopping locations like CVS and Walgreens.

Included in this packet you will find:

- » Your Personalized Business Account Conversion Table outlining your new account(s)
- » A Getting Ready For Conversion document
- » The Business Account Snapshot comparing key differences between FFWN and Global

We look forward to serving you in the years ahead as a member of Global Credit Union.

If you have questions or would like additional information, please visit [globalcu.org/welcome](https://globalcu.org/welcome). We're eager to help!

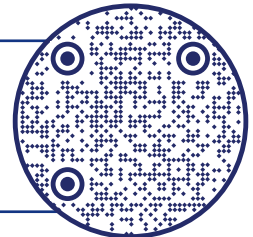
Sincerely,

A handwritten signature in black ink, appearing to read 'Jason Sasena'.

Jason Sasena  
FFNW President

Scan this code for more  
conversion updates from

**GLOBAL** CREDIT  
UNION





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# Personalized Business Account Conversion Table

Member Name

Routing number as of November 1, 2025: 325272021

Current FFNW Account(s)			will convert to	Global Account(s) as of November 1, 2025		
Description	Nickname	Account Number		Type	Member Number	Electronic Account Number (for electronic transfers)
CHECKING						
SAVINGS & MONEY MARKETS						
CERTIFICATES						
LOANS						

This table reflects accounts opened prior to August 16, 2025. Accounts opened after August 16, 2025 will appear on your Global November statement and online banking.



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# Getting Ready For Conversion

Beginning November 1, 2025 you will have access to the complete range of Global Credit Union services. Here’s what to expect when your business accounts convert:

IMPORTANT CONVERSION UPDATES	
Before conversion up to October 31, 2025	After conversion as of November 1, 2025
<b>Business online banking and bill pay:</b> Look for email communications on how to enroll in Global business online banking and bill pay as well as blackout dates that will take place prior to October 31, 2025.	<b>Business online banking and bill pay:</b> Global business online banking and bill pay available.
<b>Checks:</b> Use your FFNW checks as usual.	<b>Checks:</b> Keep using your current checks—no need to switch them. Checks you write are automatically redirected by Global to your new account.
<b>ACH deposits and withdrawals:</b> Operates as usual.	<b>ACH deposits and withdrawals:</b> Will continue uninterrupted. Items will be automatically redirected by Global to your new account.
<b>Debit cards:</b> Operates as usual.	<b>Debit cards:</b> Your new debit card will be mailed to you and available to use on November 1, 2025 after activation.
<b>Support:</b> Continue to use FFNW branches and customer support.	<b>Support:</b> You now have access to the full Global Credit Union branch network, 24/7/365 Member Service Contact Center, and live chat.

## What you need to do

While most of the conversion will happen automatically, there are several things you can do to make the transition easier

1. Watch for communications from **GLOBAL CREDIT UNION** with important next steps.
2. Look for your new business debit card in the mail. Activate your card so it is ready for use on November 1, 2025. You will need to switch over any recurring payments that were set up using your FFNW debit card (subscriptions, utility bills, etc.) to your Global debit card.
3. Follow emailed instructions to register for Global online banking and download the Global Business app. 
4. Starting November 1, 2025 use your new electronic account number and routing number (325272021), included on the Personalized Business Account Conversion Table, for any new or updated requests.

## Your new accounts

Your current FFNW accounts will convert to the most equivalent accounts that Global offers. See the included Personalized Business Account Conversion Table and Business Account Snapshot document for details on your new Global accounts. If you prefer a different account type than the one you are placed in, you can call or visit us to switch starting November 1, 2025.

Credit unions use different terms than banks

» As a credit union member, you have a member number that includes different share (deposit) and loan types, each identified by a two-digit code (like 10 for savings and 70 for checking). You'll see the two-digit code in your online banking and on your statements.

For example:	FFNW Checking 123456	Global Member number 112131	Global Checking 112131-S70
	FFNW CD 789101		Global Certificate 112131-S80

- » Every account comes with a savings account just for being an owner/member.
- » Credit unions refer to a member's earnings on eligible shares as a "dividend" rather than "interest."
- » Our fixed rate longer-term shares are known as "certificates" rather than "CDs."

Account statements

You will receive a final statement with all your transactions from your FFNW account through October 31, 2025. Starting in November 2025, your new Global account statement will then be generated at the end of each month or quarter. Additional details about mortgage and real estate loans are included below.

How to make Global business loan payments



Online

Use online banking to schedule recurring payments to ensure your bill is always paid on time or set up single payments. Visit [globalcu.org/welcome](https://globalcu.org/welcome) for more information on how to make payments.



By mail

Payments may be mailed to  
PO Box 196615  
Anchorage, AK 99519  
  
Please make checks payable to  
Global Federal Credit Union.



Over the phone

Call 800-525-9094 to speak to a live U.S.-based member service representative 24/7/365.



In person

Visit any Global branch location to pay in person.

Mortgage and real estate loan payments, account access, and year-end statements



Instructions for making your mortgage payments, account access, and year-end statements will be sent to you in future correspondence from either Global Credit Union or a third party servicer, depending on your type of loan. Contact us if you do not receive this communication in time for your first payment.

# Business Account Snapshot

## Primary differences between FFNW and Global

Detailed changes in terms were provided to you in the Share Account Disclosure Statement for Business and can be found on [globalcu.org](http://globalcu.org).

### SAVINGS TYPES

	FFNW	Global
	First Business Savings	Share Savings
<b>Minimum deposit to open</b>	\$100	\$0
<b>Minimum balance to earn interest/dividend</b>	\$1	\$50
<b>Minimum balance to avoid service fee</b>	\$1,000 average monthly balance	\$0
<b>Monthly service fee amount</b>	\$10	\$0
<b>Frequency of determination of interest/dividend</b>	Weekly	Daily
<b>Receive accrued interest if closed before interest credited</b>	Yes	No
<b>Transaction limitations (Non-branch/ATM outgoing, per month)</b>	6	No limit
<b>Fee for additional transactions</b>	\$15 for each item in excess of 6	\$0

## CHECKING TYPES

	FFNW				Global			
	First Business Checking	First Preferred Business Checking	First Business Analyzed Checking	First IOLTA Checking	Business Checking	Preferred Business Checking	Zero Balance Checking	IOLTA Checking
<b>Interest/dividend available</b>	No	Tiered	No	Yes (paid to applicable Legal Foundation)	Yes	Yes	No	Yes (paid to applicable Legal Foundation)
<b>Minimum deposit to open</b>	\$100	\$2,500	\$100	\$100	\$0	\$0	\$0	\$0
<b>Minimum balance to earn interest/dividend</b>	\$0	Tiered, \$2,500 min	\$0	\$1	\$1,000	\$7,500	\$0	\$100
<b>Minimum balance to avoid service fee</b>	\$0	\$2,500	\$0	\$0	\$1,000	\$7,500	\$0	\$0
<b>Monthly service fee amount</b>	\$0	\$10	\$15	\$0	\$10	\$25	\$0	\$0
<b>Other methods to avoid service fee and other requirements</b>	N/A	No	Earnings Credit can offset fee	N/A	Waived for nonprofit organization, association, and nonprofit corporation accounts	Waived for non-profit organization, association, and non-profit corporation accounts. If closed, must also close Preferred Commercial Money Market.	N/A	N/A
<b>Frequency of compounding and crediting of interest/dividend</b>	N/A	Compound daily Credit monthly	N/A	Compound daily Credit to Legal Foundation monthly	Compound daily Credit monthly	Compound daily Credit monthly	N/A	Compound daily Credit to Legal Foundation Monthly
<b>Frequency of determination of interest/dividend</b>	N/A	Weekly	N/A	Weekly	Daily	Daily	N/A	Daily
<b>Receive accrued interest if close before interest credited</b>	N/A	Yes	N/A	Yes	No	No	N/A	Yes
<b>Fee for additional transactions</b>	\$0.20/item over 500/month incl checks paid, withdrawals, deposits, ACH debits and credits	\$0	Per item fee on certain transactions per Treasury Management Price List	\$0	\$0.10/item over 100 and \$0.08/item over 500/month incl checks paid, or deposited to any share	\$0	\$0.10/item over 100 and \$0.08/item over 500/month incl checks paid, or deposited to any share	\$0

## MONEY MARKET TYPES

	FFNW			Global		
	First Business Money Market	First Preferred Business Money Market	First Prestige Business Money Market	Business Money Market	Preferred Commercial Money Market	Money Market
<b>Minimum deposit to open</b>	\$1,000	\$75,000	\$500,000	\$0	\$0	\$0
<b>Minimum balance to earn interest/dividend</b>	Tiered, \$1,000 min	Tiered, \$75,000 min	Tiered, \$500,000 min	Tiered, \$5,000 min	Tiered, \$75,000 min	Tiered, \$5,000 min
<b>Minimum balance to avoid service fee</b>	\$1,000	\$75,000	\$500,000	\$0	\$75,000	\$0
<b>Monthly service fee amount</b>	\$10	\$25	\$50	\$0	\$25	\$0
<b>Frequency of determination of interest/dividend</b>	Weekly	Weekly	Weekly	Daily	Daily	Daily
<b>Transaction limitations (Non-branch/ATM outgoing, per month)</b>	6	6	6	6	6	No limit
<b>Receive accrued interest if closed before interest credited</b>	Yes	Yes	Yes	No	No	No
<b>Excess transaction fee</b>	\$15/cycle	\$0	\$0	\$0	\$0	\$0
<b>Fee for additional transactions</b>	\$15 for each item above 6	\$15 for each item above 6	\$15 for each item above 6	\$10 for each item above 6	\$10 for each item above 6	\$0

## CERTIFICATES

	FFNW			Global
	Short Term CD 6, 9, 12 month	Mid Term CD 13-23, 18, 24, 36 month	Long Term CD 48, 60 month	3-60 month Certificate
<b>Minimum deposit to open</b>	\$1,000	\$1,000	\$1,000	\$500
<b>Minimum balance to earn interest/dividend</b>	Tiered, \$1,000 min	Tiered, \$1,000 min	Tiered, \$1,000 min	Tiered, \$500 min
<b>Frequency of compounding and crediting of interest/dividend</b>	Compound daily <12 months: Credit monthly 12 months: Credit quarterly	Compound daily Credit quarterly	Compound daily Credit quarterly	Compound daily <12 months: Credit at maturity 12-60 months: Credit monthly
<b>Frequency of determination of interest/dividend</b>	Fixed	Fixed Variable/daily if bump option exercised	Fixed	Fixed
<b>Early withdrawal penalty amount (term, # of days of interest/dividends)</b>	90 days	180 days	365 days	<91 days: 30 days 91-365 days: 90 days 366-729 days: 180 days 730+ days: 365 days
<b>Receive accrued interest if closed before interest credited</b>	Yes	Yes	Yes	No
<b>Able to withdraw interest without penalty</b>	Yes	Yes	Yes	No



CHANGES TO FUNDS AVAILABILITY

Please refer to the Share Account Disclosure Statement for Business for the full Funds Availability disclosure, found in previous communication packets and on globalcu.org. The provisions or terms (italicized) that differ from your current account are:

- » *Wire transfers* and electronic direct deposits will be available on the day we receive the deposit.
- » Global does not accept deposits at ATMs which we do not own and operate.
- » Dividends, if applicable, will accrue from the date of the deposit even if deposited funds are held.
- » Longer delays may apply:
  - o Depending on the type of check that you deposit, funds may not be available until *five (5) business days* after the day of your deposit.
  - o The first \$275 of your deposits, however, *may* be available on the first business day.
  - o If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will *notify you in writing* when the hold decision is made.
  - o We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the *fifth* business day after the day of your deposit.
- » Special rules for new accounts:
  - o If you are a new customer, the following special rules *will* apply during the first 30 days your account is open.
  - o Funds from deposits of cash; *checks drawn on Global*; wire transfers; and the first \$6,725 of a day's total deposits of cashier, certified, teller, travelers, and government checks will be available on the day of the deposit if the checks are payable to you or a joint owner and the deposit was made in person to a Global employee. If these conditions are not met, funds will not be available until the *first* business day after the day of deposit.
  - o Funds from all other check deposits *may be unavailable until* nine (9) business days after the day of deposit.
  - o We may place longer holds on certain items for other reasons.

CHANGES TO OVERDRAFT PROGRAMS

AS OF NOVEMBER 1, 2025

- » Overdraft Protection: Transfer funds from a Savings or Money Market Share or Credit Line Loan. \$5/day if greater than \$25 total is transferred. Protection available only from a single share or loan.
- » Overdraft Services for debit card: Ability to overdraw using a signature-based debit card transaction.
- » Negative Balance Fee: (charged if qualifying transaction occurs and negative balance at the end of that day is equal to or greater than \$5.00)
  - \$0 - \$4.99 ..... no charge
  - \$5 - \$9.99 ..... \$5
  - \$10 - \$14.99 ..... \$10
  - \$15 - \$19.99 ..... \$15
  - \$20 - \$24.99 ..... \$20
  - \$25 - \$29.99 ..... \$25
  - \$30 + ..... \$30

NON-SUFFICIENT FUNDS

- » No Non-Sufficient Funds (NSF) Fees.
- » Returned Deposit Fee: \$5 (applies to ALL share types).