



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 accounts as we head into the conversion of FFNW 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 Account Conversion Table outlining your new account(s)
- » A Getting Ready For Conversion document
- » The Account Snapshot comparing key differences between FFNW 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 or contact our Member Service Center 24/7/365 at **800-525-9094**. We're eager to help!

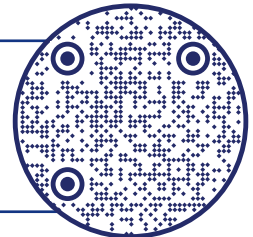
Sincerely,

A handwritten signature in black ink, appearing to read 'Jason Sasena', written over a light blue horizontal line.

Jason Sasena
FFNW President

Scan this code for more
conversion updates from

GLOBAL CREDIT
UNION





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Personalized 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 accounts convert:

IMPORTANT CONVERSION UPDATES	
Before conversion up to October 31, 2025	After conversion as of November 1, 2025
Online banking and bill pay: Look for email communications on how to enroll in Global online banking and bill pay as well as blackout dates that will take place prior to October 31, 2025.	Online banking and bill pay: Global online banking and bill pay available.
Checks: Use your FFWN checks as usual.	Checks: Keep using your current checks—no need to switch them. Checks you write are automatically redirected by Global to your new account.
Direct deposits and automatic ACH withdrawals: Operates as usual.	Direct deposits and automatic ACH withdrawals: Will continue uninterrupted. Items will be automatically redirected by Global to your new account.
Debit cards: Operates as usual.	Debit cards: Your new debit card will be mailed to you and available to use on November 1, 2025 after activation.
Support: Continue to use FFWN branches and customer support.	Support: 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 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 FFWN 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 app. 
4. Starting November 1, 2025 use your new electronic account number and routing number (325272021), included on the Personalized Account Conversion Table, for any new or updated requests.

Your new accounts

Your current FFWN accounts will convert to the most equivalent accounts that Global offers. See the included Personalized Account Conversion Table and 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

- » Each consumer account has a single *member* but can have multiple joint *owners*. Joint owners may have more limited rights and access than the member. Please refer to the Changes to Joint Account section in the Account Snapshot included in this packet and the Share Account Disclosure Statement for more information.
- » 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 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 for more information on how to make payments.



By mail

Payments may be mailed to
PO Box 196613
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. Members can also use the CO-OP Shared Branch® network to visit more than 5,000 credit union locations across the country.

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.

Account Snapshot

Primary differences between FFWN and Global

Detailed changes in terms were provided to you in the Share Account Disclosure Statement and can be found on globalcu.org.

SAVINGS TYPES

	FFNW	Global
	Statement Savings	Share Savings
Minimum deposit to open	\$100	\$0
Minimum balance to earn interest/dividend	\$1	\$50 (\$5 if under 18)
Transaction limitations (Non-branch/ATM outgoing, per month)	6	No limit
Fee for additional transactions	\$15 each	\$0
Receive accrued interest if closed before interest credited	Yes	No

MONEY MARKET TYPES

	FFNW					Global
	First Money Market	First Premium Money Market	Elite Money Market	First Preferred Money Market	First Prestige Money Market	Money Market
Minimum deposit to open	\$1,000	\$2,500	\$25,000	\$75,000	\$500,000	\$0
Minimum balance to earn interest/dividend	Tiered, \$1,000 min	Tiered, \$5,000 min	\$25,000	Tiered, \$75,000 min	\$500,000	Tiered, \$5,000 min
Minimum balance to avoid service fee	\$1,000	\$25,000	\$25,000	\$75,000	\$500,000	\$0
Monthly service fee amount	\$6	\$10	\$10	\$25	\$50	\$0
Frequency of determination of interest/dividend	Weekly	Weekly	Fixed	Weekly	Weekly	Daily
Transaction limitations (Non-branch/ATM outgoing, per month)	6	6	6	6	6	No limit
Receive accrued interest if closed before interest credited	Yes	Yes	Yes	Yes	Yes	No
Excess transaction fee	\$0	\$15	\$0	\$0	\$0	\$0
Fee for additional transactions	\$15 each	\$15 each	\$5 each	\$15 each	\$15 each	\$0
Paper statement fee	\$0	\$0	\$0	\$0	\$5	\$0

CHECKING TYPES

	FFNW				Global		
	First Checking	12% Checking	First Premium Checking	First Preferred Checking	Core Checking	Latitude Checking	HSA Checking
Interest/dividend available	No	Yes	Tiered	Tiered	No	No	Tiered
Minimum deposit to open	\$100	\$100	\$1,000	\$2,500	\$0	\$0	\$0
Minimum balance to earn interest/dividend	\$0	\$1	\$1	\$10,000	\$0	\$0	Tiered, \$50 min
Minimum balance to avoid service fee	\$0	\$500 in direct deposit	\$10,000 combined Checking/ Savings/ Money Market	\$2,500	\$0	\$500 in any one share	\$50
Monthly service fee amount	\$0	\$12	\$10	\$10	\$0	\$5	\$5
Frequency of compounding and crediting of interest/dividend	N/A	Compound daily Credit monthly	Compound daily Credit monthly	Compound daily Credit monthly	N/A	N/A	Compound daily Credit monthly
Frequency of determination of interest/dividend	N/A	Weekly	Weekly	Weekly	N/A	N/A	Daily
Interest/dividend computation method	N/A	Daily Balance Method	Daily Balance Method	Daily Balance Method	N/A	N/A	Daily Balance Method
Receive accrued interest if closed before interest credited	Yes	Yes	Yes	Yes	No	No	No
Paper statement fee	\$5	\$5	\$5	\$5	\$0	\$0	\$0
Able to waive paper statement fee with estatements	Yes	Yes	Yes	Yes	N/A	N/A	N/A
Fee for International debit card transactions	No	No	No	No	1%	1%	1%

RETIREMENT TYPES

	FFNW	Global	
	IRA CD 12, 24, 36, 48, 60 month	IRA Savings	IRA Certificate
Minimum deposit to open	\$25	\$0	\$500
Minimum balance to earn interest/dividend	Tiered, \$1,000 min	\$50	Tiered, \$500 min
Minimum balance to avoid service fee	N/A	\$50	\$50
Monthly service fee amount	\$50 annually per plan	\$5 per quarter	\$5 per quarter
Frequency of compounding and crediting of interest/dividend	Compound daily Credit quarterly	Compound daily Credit quarterly	Compound daily <12 months: Credit at maturity 12-60 months: Credit monthly
Frequency of determination of interest/dividend	Fixed	Monthly	Fixed
Interest/dividend computation method	Daily Balance Method	Daily Balance Method	Daily Balance Method
Penalty amount (term, # of days of interest/dividends)	12 month: 90 days 24/36 month: 180 days 48/60 month: 365 days	\$0	<91 days: 30 days 91-365 days: 90 days 366-729 days: 180 days 730+ days: 365 days
Receive accrued interest if closed before interest credited	Yes	No	No
Able to withdraw interest without penalty	Yes	No	No
Certificate renewal	Automatic, original term	N/A	Disburse at maturity unless auto-renew selected

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
Minimum deposit to open	\$1,000	\$1,000	\$1,000	\$500
Minimum balance to earn interest/dividend	Tiered, \$1,000 min	Tiered, \$1,000 min	Tiered, \$1,000 min	Tiered, \$500 min
Frequency of compounding and crediting of interest/dividend	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
Frequency of determination of interest/dividend	Fixed	Fixed Variable/daily if bump option exercised	Fixed	Fixed
Early withdrawal penalty amount (term, # of days of interest/dividends)	90 days	180 days	365 days	<91 days: 30 days 91-365 days: 90 days 366-729 days: 180 days 730+ days: 365 days
Receive accrued interest if closed before interest credited	Yes	Yes	Yes	No
Able to withdraw interest without penalty	Yes	Yes	Yes	No
Certificate renewal	Automatic, original term	13-23 month: auto renew at 12 months 60 month: auto renew at 48 months All others: renew at original term	Automatic, original term	Disburse at maturity unless auto renew selected

CHANGES TO FUNDS AVAILABILITY

Please refer to the Share Account Disclosure Statement 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 the *fifth* business day 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 (generally no later than the *fifth* business day after the day of your deposit.)
- » Special rules for new accounts:
 - o The following special rules *will* apply during the first thirty (30) days that 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
Available ONLY for Latitude Checking

- » 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: Ability to overdraw using a check or ACH transaction.
- » 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).

CHANGES TO JOINT ACCOUNTS

AS OF NOVEMBER 1, 2025
Only the primary owner is a member

- » The joint owner is not a member. Joint owners may be a primary member on a different account.
- » Only the primary owner/member may close the account. The primary owner/member does not need the consent or presence of the joint owner to close the account.
- » An estate account may be opened only for the primary owner/member. If the joint owner dies, we are prohibited from opening an Estate account for the joint owner's estate unless the joint owner was the primary owner/member of a different account or qualifies to open their own account.
- » Joint owners are Joint with Survivorship unless otherwise notated.