

1. **Will the Credit Union remain on site?** - Yes, the Credit Union office will now be a branch of Greater Pittsburgh FCU, whose main office is located in Webster Hall in Oakland, and has branches located at Passavant Hospital, Presbyterian Hospital, Mercy Hospital, and Children's Hospital. Credit Union members can take advantage of any of these locations.

2. **Will online banking, mobile banking and electronic bill payment services change in anyway?** - No, however, the web address will change to greaterpittsburghfcu.org.

3. **Will this make us a part of UPMC?** - No, Greater Pittsburgh FCU is a financial institution that services many participating employers, not limited to UPMC. UPMC is simply one employer that Greater Pittsburgh FCU services among 40 others.

4. **Can we still use PNC ATM'S?** - Yes, all PNC ATM machines will remain surcharge free.

5. **Will there be any additional services added?** - Yes, Mortgage Financing as well as Home Equity Loans will be available.

6. **Will the lending rates remain the same?** - Some will decrease and some will increase. Rates are always subject to change and can be impacted both by Federal Reserve prime rate, and each member's credit score.

7. **Will my account number change?** - No, all account numbers will remain the same.

8. **Is this good for us?** - The Board of Directors and the NCUA (Federal governing body for all credit unions) have given this proposed merger very thorough consideration and have concluded that the merger is beneficial to both fields of membership. There will be more branch offices available, meaning additional assistance with:
 - Lending
 - Debit and Credit Card Services
 - Day to day operations

9. **Will there be any new minimum balance requirements or fees?** - No, the Greater Pittsburgh FCU does not have any minimum balance requirements.