

FAQ: Answers to Common Merger Questions



1. Now that Xceed is Kinecta, what do I need to do?

It is business as usual until all Xceed and Kinecta data is securely combined (migrated), a process that will take several months.

2. I am a long-time member, and I hate to lose my member number. Can I keep it?

Most members will not experience a change to their existing member number. Anyone who will be affected will be notified prior to Nov. 1st when the new numbers take effect. Rest assured we will bring over everyone's original membership date so everyone at Kinecta will be aware of your long-term membership and loyalty.

3. Will my account numbers change?

Your existing account numbers will remain in effect until Nov. 1st when they will change to Kinecta's account numbering system. We will communicate your new account numbers in advance of this deadline.

4. When can I start banking at a Kinecta branch?

As of 4/1/2021, Kinecta branches will be equipped to serve you.

5. Where should I call for questions on my existing Xceed account(s)?

You will continue to call the Xceed contact center at 800.XFCU.222 (800.932.8222) until 11/1/2021. From that date forward, you will call the Kinecta contact center at 800.854.9846. Don't worry, we will remind you prior to that date!

6. Will my branch now be open Saturdays?

All existing Kinecta branches will be open on Saturdays to serve you. As we increase staffing, the legacy Xceed branches will begin extended hours, until 6pm PT Monday through Friday and on Saturday. Stay tuned for updates for your local branch.

7. Will the Xceed contact center be open Saturdays?

As we increase staffing, the Xceed contact center will begin extended hours, including Saturday. Stay tuned for updates to our contact center hours.

8. Do I need new checks?

No change will be made to your account number until November 1st. Your Xceed checks will continue to be processed and paid through your Xceed account. Some time in the third quarter, you will receive your Kinecta account number and have the opportunity to order new checks.

For a few days after migration of your account to Kinecta, we will be able to tie your Xceed checks to your new Kinecta account.



9. I have direct deposit...will my deposit continue to be posted to my Xceed account?

No change will be made to your account number until November 1st. Your direct deposit will continue to be deposited into your Xceed account. After November 1st, you will want to update your deposit account information.

For a few days after migration of your account to Kinecta, we will be able to match your Xceed account information to your Kinecta account.

10. Do I need to start using Kinecta's online banking system to access my accounts?

No. Please continue to use Xceed's online banking service until Nov. 1st.

11. Will my credit/debit/ATM card still work?

Your Xceed debit/ATM card will continue to access your Xceed account. You will be able to continue using your Xceed credit card to access available credit.

You will be issued your Kinecta **debit** card in October, prior to the migration of your accounts. You will be issued your Kinecta **credit** card in early November.

12. My existing credit/debit card is scheduled to expire between now and the account migration date (10/31). Will it be replaced with a Kinecta card?

Your card will be replaced with an Xceed card.

13. I am an Xceed member, but my new mortgage (or any other product) is with Kinecta. I don't see it in my online banking.

Unfortunately, the online banking systems do not communicate with each other. You will need to log-in to Kinecta's online banking system to see your mortgage (or other product). Once the account migration takes place November 1st, you will be able to see everything through Kinecta's online banking.

14. I already have an account with Kinecta...will I continue to have NCUA/NCUSIF insurance coverage?

The primary difference is that now we are one institution, as opposed to two. Accounts are totaled, based upon ownership. You are encouraged to speak with someone in the contact center or a local branch if you are concerned about coverage. Or go to: <https://www.mycreditunion.gov/insurance-estimator>

15. Will my deposit or loan rates change?

Certificates and loans have rates that will carry over "as is" to Kinecta. Rest assured, one of the reasons Kinecta was a great merge partner is their commitment to great deposit and loan rates.

16. Will Kinecta start increasing our fees?

Not at all. In few areas where Xceed had lower fees, Kinecta matched those fees. You will find that a number of fees will be going down! For any fee-waivers in place for Xceed members, Kinecta either matched or agreed to "grandfather" those that benefit you.