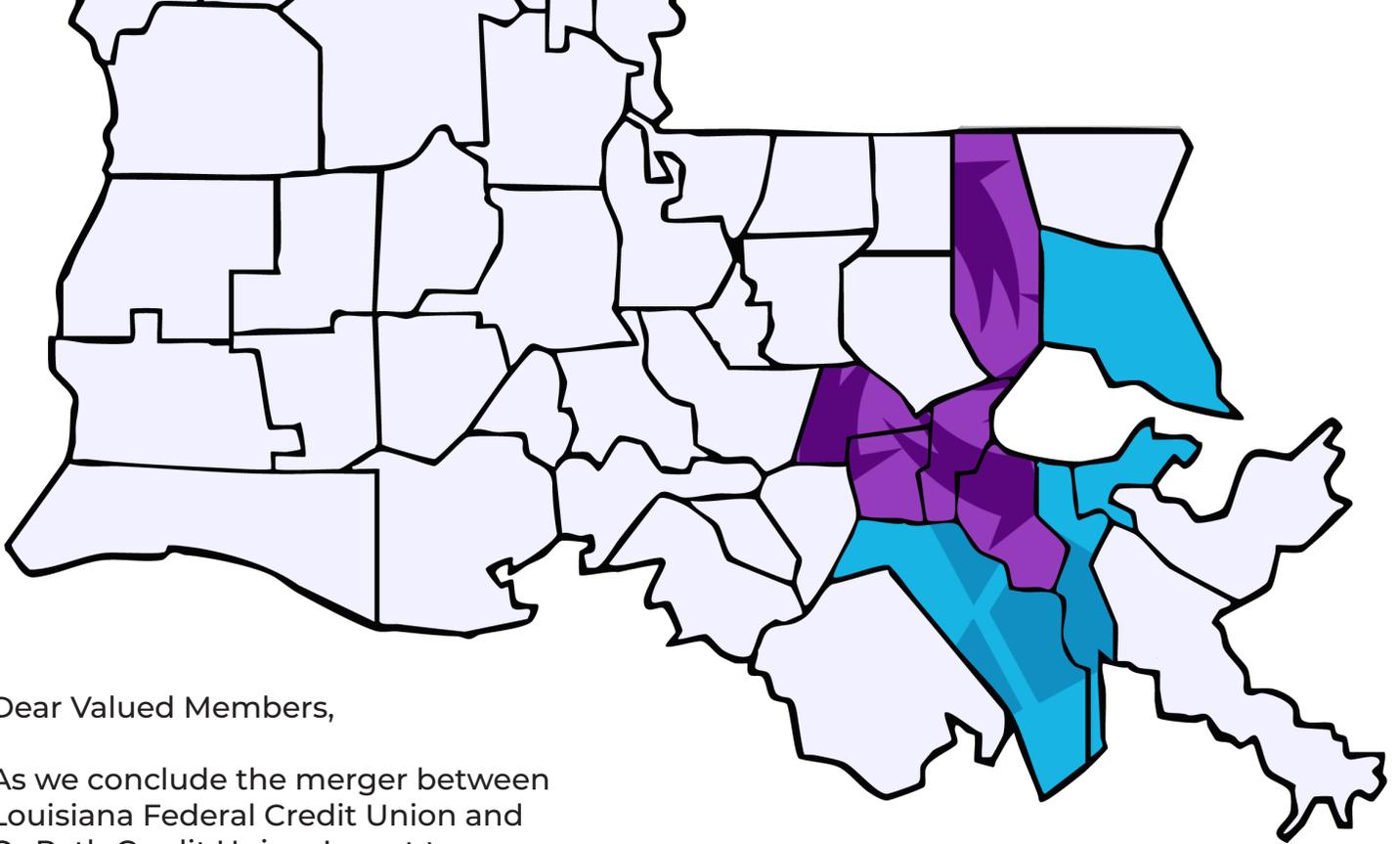


Welcome

to OnPath Credit Union



*You know the **why**. We know the **way**.™*



Dear Valued Members,

As we conclude the merger between Louisiana Federal Credit Union and OnPath Credit Union, I want to express my sincere gratitude for your unwavering support throughout this process. Your patience and understanding have been invaluable as the entire credit union team worked to combine our institutions and create a stronger, more comprehensive financial partner for you. The final phase of our merger involves transitioning to a unified banking system, including online, mobile, and telephone platforms.

To help you navigate this transition, we've prepared a comprehensive welcome guide tailored for both legacy OnPath members and legacy Louisiana Federal members.

This kit includes:

- Essential information about your accounts and loans: Details on account numbers, direct deposit information, balances, and any changes that will happen.
- Guidance on accessing our new suite of Digital Services: An overview of how to access our new Online Banking and Mobile App, as well as our new telephone system and other services that will be now available to you.
- Answers to frequently asked questions: Addressing common concerns and providing clear guidance on this transition.

We encourage you to review this guide carefully. It will be helpful during these initial stages and provide you with the resources you need to make the most of your membership.

On behalf of the entire OnPath Credit Union team and Board of Directors, we express our gratitude for your membership. We are dedicated to building upon the strong foundation of both institutions to deliver a better credit union for you and your family.

Sincerely,

Jared Freeman
President & CEO



Things to know about your account transition

We're here to guide you through the transition. This information will help make the merger process smooth and straightforward.

Before May 20, 2025:

- Ensure that your mailing address, phone number and email address are current and up-to-date.
- Log into Online Banking and download your account history or print your most recent e-statements. Our new Online Banking platform will bring in only one year of history.
- If you are a legacy OnPath Member print any check copies from Online Banking (if needed).

After June 3, 2025:

- Log into the NEW OnPath Mobile app or Online Banking platform via BeOnPath.org
- Check your BillPay enrollment and scheduled recurring transfers for accuracy (if applicable to you).
- If you currently have a VISA® product, keep an eye out for communication on a NEW OnPath Mastercard® Debit Card or OnPath Mastercard® Credit Card.

Account Number

Most of the Louisiana Federal and OnPath Credit Union account numbers will remain the same. **Only some OnPath members will get new account numbers.** If you didn't get a letter about your account number changing, your number stays the same.

If you got a letter with a new account number:

- You'll need it for the new telephone banking system and for any future direct deposits or withdrawals. Your current direct deposits and withdrawals will automatically post in your new account. You may keep using your current book of checks until they run out. Future checks will need the new account number.
- You can find your new number on the letter, walk into any branch with your ID, or by calling (504) 733-7274 (after security verification).

Routing Number, Electronic/ACH Payments & Direct Deposits

For Legacy OnPath Members (WITH Account Number Changes):

- **Account Number Change:** You will receive your new account number in the mail.
- **Direct Deposits:** Payroll and social security deposits will automatically transfer from your old account to your new one.
- **What to Do:** Use your new account number for any NEW direct deposits, social security deposits, or electronic payments. Existing deposits and payments won't be affected

If you're a Legacy OnPath member whose account is not changing, there's no need to take any action.

For Legacy LFCU Members:

- **Routing Number Change:** Your routing number will change to 265075087 on June 3, 2025.
- **Account Numbers:** Your account numbers will stay the same.
- **What to Do:** After June 3, 2025, use the new routing number for any NEW direct deposits, social security deposits, or electronic payments. Existing deposits and payments won't be affected.

Checks

All Members may continue to use your current book of checks until they run out. When you order new checks:

- Use the new routing number (**for LFCU members**) or your new account number (**for some OnPath members**).
- If you order checks through OnPath Credit Union (phone, branch, online), we'll update the information for you.
- If you order at any other vendor, make sure you use the correct, new information for your checks or they may not work.

Debit Cards

Please note that Legacy OnPath Credit Union members will be transitioning companies from VISA® to MasterCard® Debit and Credit Cards.

OnPath Members (VISA®):

- Your current VISA® debit card will work as usual.
- You'll get a new OnPath MasterCard® in the mail between Summer and Fall 2025. Keep an eye out for your new card and instructions on how to activate it.

Louisiana Federal Members (MasterCard®):

- Your current MasterCard® works until it expires.
- You'll get a new OnPath branded MasterCard® Debit Card when it expires.

Credit Cards

OnPath VISA® Credit Cards

- Credit Cards will work until February 2026.
- New MasterCard® Credit Cards will be issued Winter 2025/Early 2026.

Louisiana Federal MasterCard® Credit Cards.

- Works as is until expiration.
- New OnPath Mastercard® Credit Card will be issued at expiration.
- Payments can still be made by mail to the address in your statement.

Loan Payments

For your convenience, all current loans from both credit unions can be paid through our Digital Banking platforms, at any of our branch locations, via ITMs, over the phone, or on our website, BeOnPath.org.

Credit Card Payments (Legacy OnPath):

- Payments can still be made via mail to the VISA® address in your statement until you receive your new MasterCard® Credit Card.
- Mailed payments can also be sent to 3131 N. I-10 Service Road, E., Metairie, LA 70002.

Credit Card Payments (Legacy LFCU):

- Payments can still be made via mail to the MasterCard® address in your Credit Card statement.
- Mailed payments should be sent to 3131 N. I-10 Service Road, E., Metairie, LA 70002.

All Personal Loan, Home Loan, and Vehicle Loan Payments:

- Mailed coupon payments should be sent to 3131 N. I-10 Service Road, E., Metairie, LA 70002.

External Loan Payments:

Looking to pay your OnPath loan with an account from another bank or credit union? You can use our Digital Banking suite to link your external account to make payments, or you can use our self-service option in our website BeOnPath.org (Press "I want to make a payment" and follow the instructions.)

Payment Arrangements

Any existing payment arrangements with our Account Resolutions department will continue uninterrupted during our system integration. We're committed to honoring those agreements throughout this transition.

Digital Banking, Website, Call Center, and other services

Mobile Banking

On Friday, May 30, 2025 the OnPath CU and Louisiana FCU mobile apps will cease to function. The OnPath CU Mobile Banking app will sunset at approximately 8:00am, while the Louisiana FCU app will sunset at 5:00pm. On or after June 3, 2025, all members should remove and re-download the current Mobile App from their mobile device. The OnPath CU App can be found in the Apple App or Google Play stores.

Legacy OnPath members:

To log in, use your current username and the 'I lost my password' link to reset your password. The system will use your email and phone to help.

Legacy LFCU members:

You will be asked to log in using your current username and password.

Online Banking

Legacy OnPath members:

You will need to register using our website BeOnPath.org and navigate to Login. OnPath Online Banking transaction history that is older than one year will not convert. OnPath current eStatement registrations will not convert to the new system. You must re-enroll to view these options.

Legacy LFCU members:

Your Online Banking portal will sunset on Friday, May 30, 2025 at 5:00pm. We cannot guarantee service after 5:00pm on that day. On Tuesday, June 3, 2025, all members will be directed to OnPath CU's website - BeOnPath.org to log in. You will NOT need your account number to reset your password.

Visit www.BeOnPath.org/transition for a step-by-step guide to enrolling in our new OnPath Digital Banking suite.

Telephone Banking is now Call24

Our current Telephone Banking system will sunset on Friday, May 30, 2025 at 5:00 PM. During our core upgrade, Telephone Banking will not be available. Starting June 3, 2025, all members will have access to our updated telephone banking system, Call24, which will feature new prompts.

Legacy OnPath members:

Your initial login is your account number and the personal identification number (PIN) is the last 4 digits of your SSN.

Legacy LFCU members:

You will log in with the same information they were using on Call24 prior to June 2025.

All members will dial (504) 733-7274 option 1 for access to Call24.

Bill Pay

Legacy OnPath members:

Your current Bill Pay service will end on May 30, 2025. Your existing payees are expected to transition to the new Digital Banking platform. One year of transaction history will convert. If you want to see history beyond one year we encourage you to download and print prior to May 26, 2025.

Here are some things to know about your payments:

- May 16, 2025 is the last day to create new payments, edit current payees, or add new payees.
- May 26, 2025 is the last day you will have access to the Bill Pay platform. If you need to pay a bill between May 27 - June 2, you must schedule payment before May 26, 2025.
- Once you register for OnPath CU's NEW Online Banking system, payments can be scheduled immediately.
- Log in as soon as possible and check your payees, for accuracy.

Legacy LFCU members:

Your Bill Pay payees and history will remain the same.

Zelle®

Legacy OnPath members:

Zelle® service will be interrupted from May 30, 2025 through June 3, 2025. Once OnPath members register for our new Digital Banking platform, they will need to re-register with Zelle® using the phone number or email address registered to their OnPath accounts. If you use any phone number or email address not registered with OnPath, Zelle® registration may fail.

Legacy LFCU members:

You will now have access to register and use Zelle® with our new Digital Banking platform.

Credit Monitoring

Legacy OnPath members:

Savvy Money (credit score monitoring) service will end during this transition period. Once OnPath members register to our new Digital Banking platform they will be able to re-register with our new credit score monitoring and fraud prevention service – **Know Your Score**.

Legacy LFCU members:

You will now have access to register and use **Know Your Score**, our credit monitoring and fraud prevention service, with our new Digital Banking platform.

ITMs

Legacy OnPath members:

During this change, our Interactive Teller Machines (ITMs) will be upgraded. This means when you use your debit card and PIN, you'll be able to see all of your OnPath accounts and loans right there.

You'll have more options, too. You'll be able to pay your loans with cash, checks or internal transfers. You'll also be able to transfer money between your different accounts (even accounts you share with someone else) and print out short statements showing your account balances. This upgrade will make it easier to manage all your OnPath banking in one place without any video teller assistance.

Legacy LFCU members:

Your ITMs functionality will stay the same. You will however, see new OnPath branding.

Closure during weekend of merger:

All Louisiana FCU & OnPath CU locations will be closed at the end of day Friday, May 30 through the end of the day on Monday, June 2, 2025.

You're getting **EVEN MORE PERKS** as a member of **OnPath Credit Union!**

We've got new benefits for you, and they're all free with your membership.



New ITM Self Service

We've made ITMs way more useful! You can now more things by yourself like check ALL your accounts, pay loans, and print mini-statements.



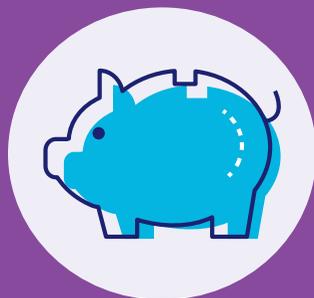
Full Service in ALL Our Branches

Now, you have 15 branches across the Greater New Orleans Area and the River Parishes! And hey, if you need us, we're always here to help face-to-face.



Zelle®

Our partnership with Zelle® is now available to you. This brings you a fast and easy way to send and receive money with friends, family, and people you know.



Rewards Checking Accounts

Whether you are looking for cash back or a higher return on your deposits, OnPath offers rewards with most of our checking accounts.



Know Your Score

With Know Your Score, you'll be able to check your credit score for free with no impact to your credit. Get alerts if your credit profile changes and stay informed on how to protect and grow your credit.



Card Control

Take control of your card with the OnPath Mobile app. You can instantly lock your debit card or report it lost or stolen, all within the app, giving you quick and dependable security.



Shared Branches and ATMs

OnPath Credit Union is a member of the CO-OP Shared Branch and ATM Network. No matter where you travel, you can access your account at over 5,000 credit union branches and over 30,000 surcharge free ATMs.



Lower Rates on your Loans

When you are shopping for loans, look to OnPath first! Our combined credit union allows us to offer you lower interest rates on auto loans, Mortgages, HELOCs, credit cards and personal loans.

We are here to help you stay on the right track.

Our local member service team is here to help you over the phone and in chat. No reaching out to the other side of the world to talk to someone.

Call (504) 733-7274 to talk to any of our friendly financial advocates.

Welcome to a better way to do money.

Because our members are our shareholders, the profits we make are reinvested in you. This means better rates, better service and the dreams you're chasing, faster.



I'm extremely impressed with the high level of customer service attentiveness provided by OnPath.
- **Scott P (Google Review)**



This is by far the best bank in New Orleans. The tellers treat you like family. If you need help be assured you will get it fast. You will not be just a number.
- **Jay J (Google Review)**



I've been banking here since I was 18, I'm 55 now. They've taken care of all my banking needs. Great in-branch service, great phone customer service. It's so easy to get a loan there, literally over the phone.
- **Walter (Google Review)**



Refer a friend and earn up to \$500* when your friends open and use an OnPath Credit Union personal or business checking account!



Scan the code to start referring today
BeOnPath.org/referlive



3131 N. I-10 Service Rd E.
Metairie, LA 70002

www.BeOnPath.org