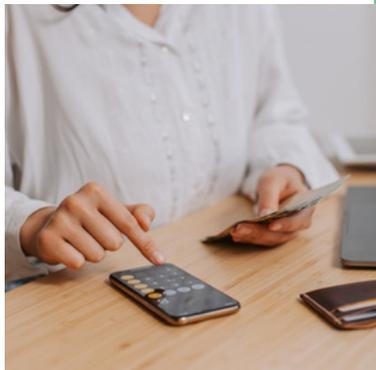


WELCOME!

Inside is **EVERYTHING** you need to know about our **MERGER**.



On March 2, 2026,
Cape Regional Credit Union
will convert to
Ozark Federal Credit Union.



Important Service Disruption Notice for Cape Regional Account Holders Only

	Thursday February 26	Friday February 27	Saturday / Sunday February 28 & 1	Monday March 2
Branch and Drive-Thru Service Hours	Drive-Thru Closes at 5:00 p.m. Lobby Closes at 5:00 p.m.	Cape Regional will be closed.	Closed	Drive-Thru Opens at 7:30 am Lobby Opens at 8:30 a.m.
Online Banking	CRCU Online banking will no longer be available after 5pm.	Unavailable	Unavailable	Enroll: Visit ozarkfcu.com , and/or download the OFCU Mobile Ap
Debit Cards	Your <u>daily</u> debit card purchases will be limited to \$750, and ATM withdrawals will be limited to \$510. The daily limits will reset at midnight during this period.			Your CRCU debit card will be deactivated at approximately 12am. Activate your new OFCU debit card.
Night Drop	Envelopes placed in the Night Deposit after 7:30 a.m. on Thursday, February 26, 2026 will be processed on Monday, March 2, 2026.			Normal service

All times listed are in Central Standard Time.

We've Got You Covered: 7 Steps for a Stress-Free Transition

01 Know the merger service interruption schedule.

Our branches will be closed, Online Banking and phone support will be unavailable beginning on February 27, 2026 through March 1, 2026. Normal services will resume on March 2, 2026.

02 Temporarily avoid large debit card purchases.

Don't plan on any large purchases from Friday, February 27th - Monday, March 2, 2026.
To protect your account, transaction limits may be in place during this time.

03 Activate your debit card.

Your CRCU debit card will be deactivated on March 2, 2026.

Your new Ozark Federal Credit Union debit card will be mailed in February, so you are prepared to begin using it on March 2, 2026. Please notify any merchants using the card for automatic payments of the new card number.

Do NOT destroy your CRCU Debit Card until after March 2, 2026.

04 Make note of ACH and Direct Deposits.

ACH transactions and direct deposits that are already scheduled will post as normal through 12 pm on February 27. Temporary delays may occur after that time.

Once you receive your new account number, please contact your employer or benefits provider to update your direct deposit information using Ozark Federal Credit Union routing number 281581144 and your new account number.

Processing will fully resume on March 2, 2026.

05 Please share this information with your joint account holders.

We have been working for several months to make this transition as smooth as possible, but we understand that there may be inconveniences. We sincerely thank you for your patience and cooperation as we become Ozark Federal Credit Union.



Frequently Asked Questions About

Q. HOW DOES THIS MERGER BENEFIT ME?

A: WE ARE STRONGER TOGETHER

This merger brings meaningful, long-term benefits designed to improve your everyday financial life, not just behind-the-scenes changes, but real tools and support you can use right now and in the future.

Q. IS MY PERSONAL AND FINANCIAL INFORMATION SECURE?

A: YES

Keeping your personal and financial information safe is always our top priority, and we use trusted, secure systems to protect your data every step of the way.

Q. WHAT IF I AM ALREADY A MEMBER AT OZARK FEDERAL CREDIT UNION?

A: YOU'LL HAVE 2 NUMBERS.

Your CRCU account will convert to OFCU, and you will have two Member/Account numbers.

Q. WILL MY MEMBER/ACCOUNT NUMBER CHANGE?

A: YES

Your account number will change slightly. We will simply add a few digits to your existing number.

Q. WILL BRANCH HOURS BE IMPACTED DURING THE MERGER?

A: YES

Both the Cape Girardeau and Jackson Cape Regional Credit Union branches will close at noon on Friday, February 27th and will re-open as Ozark Federal Credit Union for normal hours starting Monday, February 2, 2026.

Q. WILL I BE ABLE TO ACCESS MY ACCOUNT ONLINE DURING THE MERGER?

A: NO

CRCU Online Banking will be unavailable after 12 pm on Friday, February 27.

Q. WHEN WILL I BE ABLE TO ACCESS ONLINE BANKING WITH OFCU?

A: MONDAY, MARCH 2, 2026.

If you switched your account to OFCU before the conversion date you have access now. If you waited until the conversion you can enroll in OFCU's online banking on Monday, March 2, 2026.

Q. WHEN WILL I BE ABLE TO DOWNLOAD THE OFCU MOBILE APP?

A: NOW

You can download the OFCU mobile app now. You may begin using it March 2, 2026. Download the app from the App Store or Google Play. (Easy Access QR codes are on page 5.)

the Merger

Q. CAN I KEEP MY CRCU DEBIT CARD?

A: NO

Your CRCU debit card will expire at midnight on Sunday, March 1st. Please begin using your OFCU debit card on Monday, March 2.

Do NOT destroy your CRCU Debit Card until after March 2, 2026.

Q. CAN I CONTINUE USING MY CRCU CHECKS?

A: NO

You will want to start using OFCU checks starting on Monday, March 2, 2026.

Contact a Member Service Representative for help ordering your checks.

All outstanding checks will process as normal.

Q. WILL I BE ABLE TO ACCESS ATMS DURING THIS MERGER?

A: YES

The CRCU ATMS will be converted to OFCU ATMS on February 16, 2026. CRCU Members will still be able to use those ATMS as normal.

On March 2, 2026 all CRCU debit cards & ATM cards will no longer be active.

You will begin using your new OFCU debit card starting on March 2, 2026.

Q. WILL MY ACH TRANSACTIONS BE IMPACTED BY THE MERGER?

A: YES

ACH Transactions could be delayed by a few days during the conversion. Once the conversion is complete, no further action is needed.

Q. DO I NEED TO CHANGE MY DIRECT DEPOSIT?

A: YES

ACH transactions and direct deposits that are already scheduled will post as normal through 12 pm on February 27. Temporary delays may occur after that time.

Once you receive your new account number, please contact your employer or benefits provider to update your direct deposit information using Ozark Federal Credit Union routing number 281581144 and your new account number.

Processing will fully resume on March 2, 2026.

Q. IS MY MONEY STILL INSURED?

A: YES

Yes, your money is still federally insured by the NCUA up to at least \$250,000, just as it was before the merger.

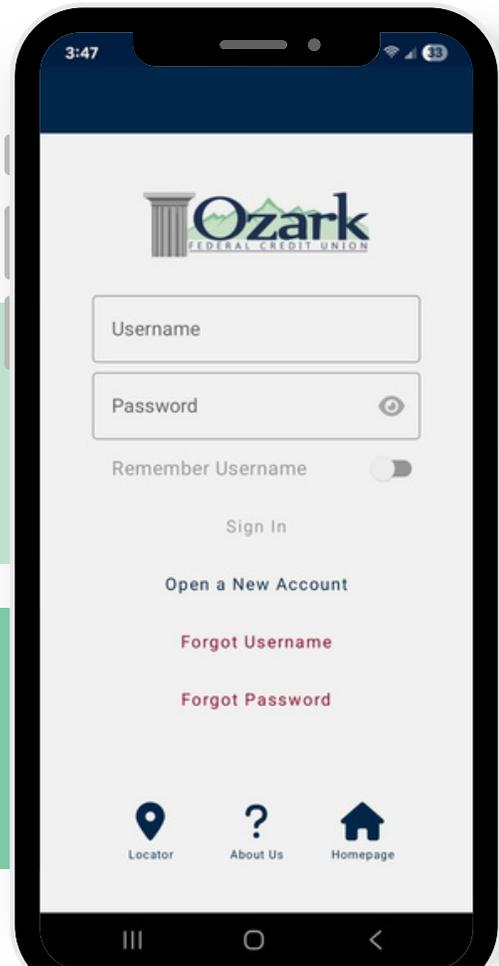
Digital Banking

Beginning March 2, 2026 you will have a new Digital Banking experience.

Download the OFCU Mobile App

In anticipation of the conversion, be sure to download the OFCU mobile app on your smartphone device.

Contact your local branch to get your log-in credentials.



Account History, eStatements and Notices

CRCU online account history will no longer be available through online banking after February 27, 2026.

Please download or request copies of your statements and account history prior to February 27, 2026. You will be able to receive statement copies by contacting your nearest branch.

Debit & ATM Changes

Beginning March 2, 2026, all current Cape Regional Credit Union branded debit cards & ATM cards will become inactive. If you have a checking account, you will receive a new debit card to replace the old one.

To activate your new debit card, call 855-726-4885, verify your card and your identity to set your pin number.

The ATM withdrawal limit on your new debit card remains the same at \$500. However, the point of sale (POS) limit on your new card is increasing from \$500 to \$1500 a day.

Do NOT destroy your CRCU Debit Card until after March 2, 2026.



Account & Routing Numbers

All account numbers will be updated slightly.

Your existing account number will change slightly, with a few additional digits added.

Your routing number will also change to the Ozark Federal Credit Union routing number, 281581144.

Control Your Card In the OFCU App

The OFCU app helps you manage your debit card when you need it. You can lock and unlock your card if it is lost or stolen.



It is important that we have your updated phone number, address and email address in our records before **Feb 6, 2026.**

Overdraft Charges

STANDARD OVERDRAFT SERVICE

Consider this your account's built-in safety net. Available funds are transferred from your share savings to cover overdrafts. No need to enroll — it's automatic.

LINE OF CREDIT

Think of this as a safety net attached to your account. When you dip below zero, funds are transferred from your line of credit (must have \$100 available) to cover the difference. You'll only pay finance charges on the borrowed amount, plus any transfer fees.

COURTESY PAY

Courtesy Pay is a new product for CRCU members who have direct deposit. Life doesn't always go as planned, and sometimes you need a little extra help. That's where Courtesy Pay comes in. For a nominal fee per transaction, we'll cover checks, ACH, ATM, and other electronic transfers when you're short on funds. The program extends up to \$500.00 for non-sufficient funds.

DESCRIPTION	CURRENT	NEW
NSF Fee	\$5.00	\$25.00
Returned Item	\$5.00	\$5.00
Overdraft Transfer Free	N/A	\$5.00
Loan Transfer Fee	N/A	\$5.00
Courtesy Pay	N/A	\$30.00





NEW PAYMENTS AND DEPOSITS ON OR AFTER MARCH 2

Existing ACH transactions and direct deposits will continue to process without interruption.

Beginning March 2, 2026, we recommend updating them with your new Ozark Federal Credit Union routing and account number to help ensure timely processing.

To set up NEW electronic payments or deposits on or after March 2, you will need two numbers:

1. The new OFCU Routing Number: 281581144
2. The ACH Account Number. Call your local branch to get your updated unique Savings or Checking Account number.



CERTIFICATE OF DEPOSITS

Your CD Rate will remain the same until it reaches maturity, at which time it will auto renew at the current OFCU rates.

Go to www.ozarkfcu.com/rates.php for our current rates.

The early withdrawal penalty on Share Certificates is changing on Certificate of Deposits (CDs) with terms greater than 12 months.

Early withdrawal penalty is as follows:
Up to 12 months = 91 days of interest
13-24 months = 182 days of interest
25-30 months = 273 days of interest
31+ months = 1 year of interest



EXISTING TRANSFERS

Internal automated, recurring transfers set up directly with Cape Regional Credit Union will continue to process normally.

Ask a Member Service Representative about automated transfers through your new bill pay service available with your new Ozark Federal Credit Union account.

CONSUMER LOANS

All consumer loan rates will stay the same until loan completion or the loan has been refinanced.

CONSUMER LOAN PAYMENTS

Effective March 2, please direct physical consumer loan payments or deposits to:

**Ozark Federal Credit Union
2438 Katy Lane
Poplar Bluff, MO 63901**

This includes Auto, RV, Personal Loans and Lines of Credit.

Fee Changes

Beginning March 2, 2026 the following fees will change.

General Fees		
	CRCU (old fees)	OFCU (new fees)
Account Reconciliation	\$10.00 / Hour	\$15.00 / Hour
Cashier's Check	\$5.00 / Check	\$3.00 / Check
Deposit Item Return	\$5.00 / Item	\$5.00 / Item
Fax Copies	\$1.00 / Page	\$1.00 / Page
Gift Card	N/A	\$3.00 / Card
Money Order	\$1.00 / Money Order	\$2.00 / Money Order
Paper Statements	\$1.00 / Page for transition accounts only	\$2.00 / Month for FLEX Teller Online Banking users only. Choose e-statements to avoid this fee.
Photocopies	N/A	\$0.20 / Page
Statement Copy	\$1.00 / Page	\$2.00 / Page
Tax Levy/Garnishment	N/A	\$50.00
Teller's Check	N/A	\$3.00 / Check
Travel Card	N/A	\$5.00 / New Card \$2.00 / Reload
Western Union (Outgoing)	N/A	\$20.00 / Transfer (International Transfer Varies)

General Fees		
	CRCU (old fees)	OFCU (new fees)
Wire Transfer (Outgoing)	\$19.50 / Transfer	\$20.00 / Transfer
Wire Transfer Outgoing International	Varies	Varies



Savings Account Fees

	CRCU (old fees)	OFCU (new fees)
Excessive Withdrawal	\$1.00/ withdrawal (After 6 th Withdrawal)	\$1.00/Withdrawal if more than 6 withdrawals per month

Checking Account Fees

	CRCU (old fees)	OFCU (new fees)
Check Printing	Prices vary by style	Prices vary by style
Copy of Check	\$3.00/ Copy	\$5.00/ Copy
Overdraft	N/A	\$30.00
Overdraft Transfer	N/A	\$5.00/ Transfer
Returned Item	\$5.00/ Returned Item	\$25.00/ Item (each submission/ resubmission)
Stop Payment	\$25.00/ Request	\$25.00/ Request
Multiple Stop Payment/Check Sequence	\$35.00/ Sequence	\$30.00/ Sequence
Minimum Daily Balance \$500	\$5.00/ Month	No Fee

ATM Fees

	CRCU (old fees)	OFCU (new fees)
Nonproprietary ATM Withdrawal/ Transfer	N/A	\$1.00/Transaction
Pin Reissue/ Replacement	\$1.00/Each	No Fee

Online (Electronic) Bill Paying Fee

	CRCU (old fees)	OFCU (new fees)
Online (Electronic) Bill Paying Checking Account	N/A	No monthly fee. \$5.00/ month if inactive for 60 days
Merchant Returns	\$5.00/ Item	\$5.00 / Item
NSF Items	\$5.00	\$2.00/ Item (each submission/resubmis sion)
Stop Payment	Single \$25.00/request Multiple \$35.00 /sequence	\$5.00 / Item

Debit Card Fees

	CRCU (old fees)	OFCU (new fees)
Debit Card	N/A	No Charge
Debit Card Replacement	\$10.00/ Card	\$10.00 / Card, fee may be waived for fraud or compromised card

Fee Changes

Beginning March 2, 2026 the following fees will change.

Other Service Fees

	CRCU (old fees)	OFCU (new fees)
Share Draft (Checking) Inquiry	\$2.00/ Call	No Fee
Additional Accounts	\$1.00/ Month on each account	No Fee
Money Market (Excessive Withdrawal Fee)	\$1.00/ Withdrawal (after 3 rd withdrawal) \$5.00/ Check (after 3 rd check	\$1.00/Withdr awal if more than 6 withdrawals per month
DBA Account	\$3.00/month	No Fee
Account Reconciliation	\$10/Hour	\$15/Hour
Account Research	\$15.00/Hour	N/A
Dormant Account	\$5.00/month after 1 year	No Fee
Returned Mail	Amount Credit Union is charged by posts office	No Fee

Safe Deposit Box Fees

	CRCU (old fees)	OFCU (new fees)
3" x 5" Box	\$15.00/ Year	\$20.00/ Year
3" x 10" Box	\$30.00/ Year	\$35.00/ Year
5" x 10" Box	N/A	\$50.00 / Year
6" x 10" Box	\$50.00/ Year	\$55.00/Year
10" x 10" Box	N/A	\$100/Year

Ozark

Branch Locations

1 Poplar Bluff Main Branch

2438 Katy Lane
Poplar Bluff, MO 63901
P. 573-686-7221
F. 573-686-1949

Lobby Hours:

Monday - Thursday 8:30 AM - 4:30 PM
Friday Only: 8:30 AM - 5:00 PM

Drive-Thru Hours:

Monday - Friday: 7:30 am - 5:30 pm
Saturday: 9:00 AM - 12:00 PM

3 Dexter Branch

1117 W. Business U.S. Highway 60
Dexter, MO 63841
P. 573-624-8864
F. 573-624-6651

Lobby Hours:

Monday - Thursday 8:30 AM - 4:30 PM
Friday Only: 8:30 AM - 5:00 PM

Drive-Thru Hours:

Monday - Friday: 7:30 am - 5:30 pm

2 Poplar Bluff Downtown Branch

221 N. 5th St
Poplar Bluff, MO 63901
P. 573-686-9991
F. 573-686-6583

Lobby Hours:

Monday - Thursday 8:30 AM - 4:30 PM
Friday Only: 8:30 AM - 5:00 PM

Drive-Thru Hours:

Monday - Friday: 7:30 am - 5:30 pm

4 Poplar Bluff VA Medical Center Branch

1500 N. Westwood Blvd. (GA-080)
Poplar Bluff, MO 63901
P. 573-778-4606
F. 573-778-4018

Lobby Hours:

Monday - Friday 8:00 AM - 4:00 PM

Branch Locations

5 Doniphan Branch

1407 Walnut St.
Doniphan, MO 63935
P. 573-351-2401
F. 573-996-0167

Lobby Hours:

Monday - Thursday 8:30 AM - 4:30 PM
Friday Only: 8:30 AM - 5:00 PM

Drive-Thru Hours:

Monday - Friday: 7:30 am - 5:30 pm

6 Piedmont Branch

101 S. Main
Piedmont, MO 63957
P. 573-223-3075
F. 573-223-7061

Lobby Hours:

Monday - Thursday 8:30 AM - 4:30 PM
Friday Only: 8:30 AM - 5:00 PM

Drive-Thru Hours:

Monday - Friday: 7:30 am - 5:30 pm

7 Cape Girardeau Branch

2427 Cape Centre Dr
Cape Girardeau, MO 63703
P. 573-334-7686
F. 573-334-7919

Lobby Hours:

Monday - Thursday 8:30 AM - 4:30 PM
Friday Only: 8:30 AM - 5:00 PM

Drive-Thru Hours:

Monday - Friday: 7:30 am - 5:30 pm

8 Jackson Branch

5721 U.S. Hwy 61
Jackson, MO 63755
P. 573-388-2330
F. 573-388-2311

Lobby Hours:

Monday - Thursday 8:30 AM - 4:30 PM
Friday Only: 8:30 AM - 5:00 PM

Drive-Thru Hours:

Monday - Friday: 7:30 am - 5:30 pm

NOW AVAILABLE. HOME LOANS DESIGNED AROUND YOU.

Buying a home is one of the biggest financial decisions you will ever make. That is why Ozark Federal Credit Union offers home loan options built around real people, real goals, and real life.

As a member, you now have access to a full range of home loan solutions through Ozark Federal Credit Union, with local guidance and modern tools to help you move forward with confidence.

Home Loan Options to Fit Your Life

Whether you are buying your first home, upgrading, or refinancing, our mortgage options are designed to meet you where you are.

-  Fixed-rate mortgage loans
-  Adjustable-rate mortgage options
-  Refinancing for lower payments or better terms
-  Local lending decisions
-  Personal guidance from experienced loan professionals

Apply Online.

Start When You Are Ready.



APPLY NOW

 576-686-7221

 [ozarkfcu.com](https://www.ozarkfcu.com)



Membership and credit requirements apply. OFCU is an Equal Housing Lender. NMLS #446357



The information in this guide is valid as of 2/18/2026.
For the most up to date information, please visit ozarkfcu.com/merger

