



Will my member number change?

In most cases, members will be able to keep their current member number. If your member number is unavailable, we will make every effort to find a similar number.

How long can I use my CCU checks?

Your Cowlitz Credit Union checks will continue to clear on your Red Canoe account for 60 days after the merger. As a reminder, you will receive a new box of Red Canoe checks free of charge after the completion of your account conversion. Please immediately begin using your Red Canoe checks once they arrive and safely shred your old checks before disposing of them.

When will I receive new Red Canoe Checks?

Your complimentary box of checks will be mailed to the address we have on file after the merger process is complete. As a reminder, your Cowlitz Credit Union checks will continue to clear from your new Red Canoe account for 60 days after the merger. Please begin using your Red Canoe checks once they arrive and safely shred your old checks before disposing of them.

I have an account at both Red Canoe and Cowlitz CU. Will my accounts be combined during the merger?

In order to ensure a smooth conversion over to Red Canoe with few member interruptions, your Cowlitz account will come over as an additional Red Canoe account. After the conversion is complete, Red Canoe will contact you with more information about combining your accounts for an easier, more streamlined banking experience.

Will I get a new debit or ATM card?

Yes, a new card will be automatically issued to you prior to the conversion date. Please activate it and begin using your new card on September 1, 2014. You should keep your current Cowlitz ATM or Debit card until your Red Canoe card is active.

Will my new debit or ATM card have the same card number?

No. You will be issued a new card number. If you have payments directly billed to your debit card, or have automatic card settings stored with billers (iTunes account, gym membership, Amazon, etc.), you will need to update your card information with the biller on or after September 1, 2014 to ensure your bills are paid on time.

What if I have my debit card information linked to automatic bills online?

If you have payments directly billed to your debit card, or have automatic card settings stored with billers (iTunes account, gym membership, Amazon, etc.), you will need to update your card information with the biller on or after September 1, 2014 to ensure your bills are paid on time.

When should I start using my new Red Canoe debit card?

You may begin using your new Red Canoe debit card on September 1, 2014. Please keep your current Cowlitz Credit Union debit card with you until you have activated your Red Canoe debit card and completed a transaction.

Will my automatic transfers remain in place?

Yes, your automatic transfers and loan payments will remain active on your new Red Canoe account.

Will my Direct Deposit still come into my account?

Yes, your Direct Deposit will be deposited into your new Red Canoe account for 60 days after the merger. To avoid any payroll disruptions in the future, please immediately contact your employer with your new account information found on the bottom of your new Red Canoe checks.

Will my automatic withdrawals or payments (ACH) remain in place?

All automatic withdrawals and payments (via ACH) will continue as scheduled for 60 days after the merger. To avoid any account disruptions in the future, please immediately update your billers with your new account information found on the bottom of your new Red Canoe checks.

Will the same employees of Cowlitz still be working at the Washington Way Branch?

Yes! Your friendly Cowlitz CU Team members will remain at current Washington Way Branch location. Some Cowlitz Team members have been relocated to other areas of Red Canoe where their skills may be better utilized. All Cowlitz Credit Union employees remain employed by Red Canoe and have been warmly welcomed into our family.

Is Red Canoe going to keep the Cowlitz branch open?

The Washington Way branch will remain open as a Red Canoe branch location.

When can I use other Red Canoe Branch locations or ATMs?

The merger will be complete by Monday, September 1, 2014. Following the completion of the merger, you will have complete access to all Red Canoe branch and ATM locations. Also, Red Canoe is a member of the Shared Branching Network and CO-OP ATM network.

Will I be able to access Online Banking?

Yes. A new Online Banking password will be provided in a separate mailing.

Will my bill pay information transfer over to Red Canoe?

We were unable to include your bill payer data in our conversion file. **August 28, 2014 is the last day bills can be paid.** If you have bills currently scheduled to be paid after August, 28, you will need to cancel them and pay them via check or through Red Canoe's Bill Payer. It will be helpful to retain copies of your bills for loading into Red Canoe's Bill Payer service in September. If you need any assistance with enrollment or setting up your bills, please feel free to contact us.

When will I get my new Visa credit card?

Both Cowlitz CU and Red Canoe's credit card processors were unable to provide a conversion date earlier than spring of 2015. Your Cowlitz Credit Union card will remain active and you can use it just as you normally would. Please continue to make your payments via mail, any Red Canoe Branch location (after 9/1/14) or using the EZ Pay card link of <https://www.ezcardinfo.com/>. Red Canoe will notify you of the future credit card conversion when we receive more information.

Can I keep my safe deposit boxes?

Yes, safe deposit boxes will still be available at the Washington Way location.