



Account Conversion Guide

Conversion Date
August 19, 2024



Nusenda Credit Union At-a-Glance

MISSION STATEMENT

We are the trusted financial resource for our members, providing them personalized solutions and the convenience, technology, and accessibility of today and tomorrow.

ASSETS AND MEMBERSHIP

- **\$4.9 billion** in assets
- **270,000** members

OUR REACH

- **25 branches** across New Mexico
- **Four branches** in El Paso, Texas
- **30,000+** surcharge-free CO-OP ATMs
- **5,000+** shared branches* coast to coast

FEDERAL INSURANCE

Your savings are federally insured up to at least \$250,000 by the National Credit Union Administration (NCUA) and backed by the full faith and credit of the U.S. Government.

*Shared branches are a nationwide network of credit unions that share facilities so members can conduct transactions and access their accounts safely and securely at participating locations.



WELCOME TO Nusenda Credit Union!

It's been an exciting time since Nusenda announced its plans to acquire Western Heritage Bank in June 2023. After receiving regulatory approval, we officially completed the acquisition on March 12, 2024, and welcomed all 7,000 Western Heritage account holders and over 50 employees to our Nusenda family!

Account Conversion

The final step is the account conversion process, which will integrate all Western Heritage accounts and services into Nusenda Credit Union's banking systems.

As part of this process, you will receive:

- Your membership number (not to be confused with account numbers; more on this on page 6)
- New debit card(s)
- Access to a new Mobile and Internet Banking platform; and help logging in
- Some exciting new benefits and account features

Account Conversion Guide and Checklist

To help make this transition as seamless as possible, this guide contains important information about the conversion process and a checklist (page 18) of steps you may need to take in preparation for your accounts and services being transferred to Nusenda's banking systems. Please review this guide fully and contact us with any questions or concerns. We will also have employees available at branches to help you through the transition.

Visit welcome.nusenda.org for more resources and in-depth information on this transition and be sure to monitor your email and mailbox for additional information from us as we work to ensure a smooth onboarding experience.

On behalf of our leaders, volunteer board of directors, employees, and members, welcome to Nusenda Credit Union!

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Membership at Nusenda Credit Union

Because Nusenda is a not-for-profit financial cooperative, we pass on our earnings to our members in the form of higher savings rates, lower loan rates, low or no-cost products, and cash-back programs like Earn Your Return and Community Rewards (page 17). The financial well-being of our members and communities is at the heart of everything we do!

As a Western Heritage account holder, you automatically qualify for membership with Nusenda Credit Union. As part of your membership, you must maintain a minimum deposit balance of \$5 for as long as you are a member. We will deposit this initial \$5 as part of the acquisition.

CHECKLIST ITEM

Mailing Address

After our account conversion is complete, all mail will be sent to the primary account holder's current mailing address on file with the credit union. If you need to make updates prior to conversion, please visit your nearest Western Heritage – Powered by Nusenda Credit Union branch or contact your current trusted financial representative. You can also call 575-541-0058.

CHECKLIST ITEM

If you haven't already, please visit Western Heritage Mobile and Internet Banking, stop by a branch, or call us at 505-889-7755, option 8 to affirm your membership.



Conversion Resources

We want to make the conversion of accounts as easy as possible. This guide provides a general overview of changes that will occur during account conversion, which will be complete as of August 19, 2024. Be on the lookout for **Checklist Items** along the way (complete list on page 18). They indicate steps you may need to take to ensure your transition is as smooth as possible. In addition, the following resources are available:

welcome.nusenda.org This microsite is just for Western Heritage account holders and includes a wealth of information about the conversion. Soon, we will have digital guides for Nusenda Mobile and Internet Banking, how-to videos to help you smoothly transition, and more.

Conversion support Please contact 505-889-7755, option 8 between 7:30 a.m. and 6 p.m. Monday – Friday and 8 a.m. and 3 p.m. on Saturdays for help.

In-branch support You are welcome to stop by any of our branches for help. We will have additional team members available starting August 19 to help you get acclimated to Nusenda and our systems.

Account Conversion Schedule

All times noted are Mountain Time (MT).

PERSONAL ACCOUNTS	Friday August 2	Monday August 12	Thursday August 15	Friday August 16	Saturday August 17	Sunday August 18	Monday August 19
Western Heritage online banking enrollment	Western Heritage Mobile and Internet Banking no longer available for new enrollment after 8 a.m. on August 2						Log into Nusenda Mobile and Internet Banking
Western Heritage Bill Pay		Western Heritage Mobile and Internet Banking Bill Pay no longer available after 7 a.m. on August 12; pre-scheduled payments will go through					Start using Nusenda Mobile and Internet Banking Bill Pay
Western Heritage Mobile and Internet Banking				Western Heritage Mobile and Internet Banking no longer available after 1 p.m. on August 16			Start using Nusenda Mobile and Internet Banking
Western Heritage Online banking transfers				Can no longer schedule future-dated Western Heritage transfers after 1 p.m. on August 16			Start using Nusenda Mobile and Internet Banking for transfers
Western Heritage Mobile and Internet Banking transaction history				Download transaction history before 1 p.m. on August 16	Western Heritage Mobile and Internet Banking online history is no longer available		For transaction history prior to the conversion, please refer to your prior statements

BUSINESS ACCOUNTS	Friday August 2	Monday August 12	Thursday August 15	Friday August 16	Saturday August 17	Sunday August 18	Monday August 19
Western Heritage online banking enrollment	Western Heritage Mobile and Internet Banking no longer available for new enrollment after 8 a.m. on August 2						Log into Nusenda Mobile and Internet Banking
Western Heritage Bill Pay		Western Heritage Mobile and Internet Banking Bill Pay no longer available after 7 a.m. on August 12; pre-scheduled payments will go through					Start using Nusenda Mobile and Internet Banking Bill Pay
Western Heritage Business Banking payments (ACH and Wires)			Western Heritage ACH and wires no longer available after 1 p.m. on August 15				Start using Nusenda Mobile and Internet Banking
Western Heritage Business ACH and Check Positive Pay				Western Heritage Business ACH and Check Positive Pay no longer available after 7 a.m. on August 16			Start using Nusenda Positive Pay and ACH
Western Heritage Business Mobile and Internet Banking				Western Heritage Mobile and Internet Banking no longer available after 1 p.m. on August 16			Start using Nusenda Mobile and Internet Banking
Western Heritage Mobile and Internet Banking online transaction history				Download transaction history before 1 p.m. on August 16	Western Heritage Mobile and Internet Banking online history is no longer available		For transaction history prior to the conversion, please refer to your prior statements

DEBIT CARDS	Friday August 2	Monday August 12	Thursday August 15	Friday August 16	Saturday August 17	Sunday August 18	Monday August 19
New debit cards will arrive before August 19	Use Western Heritage debit card as normal					Last day to use Western Heritage debit card	Use new Nusenda debit card

BRANCHES AND SUPPORT	Friday August 16	Saturday August 17	Sunday August 18	Monday August 19
Western Heritage Locations	Lobbies and drive-ups have normal business hours	Closed	Closed	Open at 9 a.m. with new, extended lobby and drive-up hours
Conversion Support (505-889-7755, option 8)	7:30 a.m. – 6 p.m.	8 a.m. – 3 p.m.	Closed	7:30 a.m. – 6 p.m.

Account Conversion

Member Numbers and Account Numbers

Good news: *You will retain your Western Heritage account number!* ACH and electronic transactions that use your current account number and routing number should post to your account as usual.

As a new member of Nusenda, you will also be assigned a member number. **A member number is a unique number assigned to each credit union member.** This number serves as an identification number that helps us quickly locate your member profile and accounts. A member profile can contain multiple accounts and loans within it, each identified on your statement and within Mobile and Internet Banking with a unique account suffix. The account suffix is assigned sequentially and added to your member number. The suffix is used to distinguish different types of accounts under one membership. **Your member number is being sent to you in a separate letter; please keep it for future reference.**



CHECKLIST ITEM

A new member number will be mailed to you. If you have not received your member number by August 19, please visit a branch or call us at 505-889-7755, option 8.



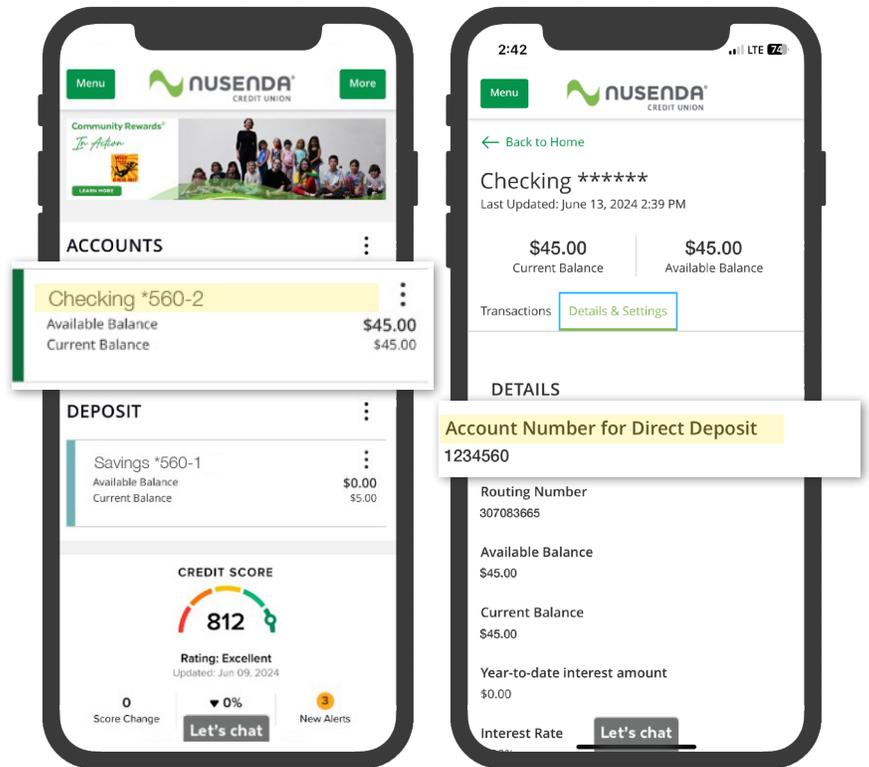
Direct Deposit, Automatic Payments/Withdrawals, ACH

Your Western Heritage account and routing numbers will be valid for the foreseeable future. You do not need to change anything related to your direct deposit, ACH or automatic transactions; these will post to your account as usual.

Account Number

To locate your full account number in Nusenda's Mobile and Internet Banking, follow these easy steps:

- Download the Nusenda Mobile Banking App (p. 12)
- Log into Mobile and Internet Banking.
- Click on your account name tile, then click the **Details and Settings** tab.
- Your account number is listed under **Account Number for Direct Deposit**.



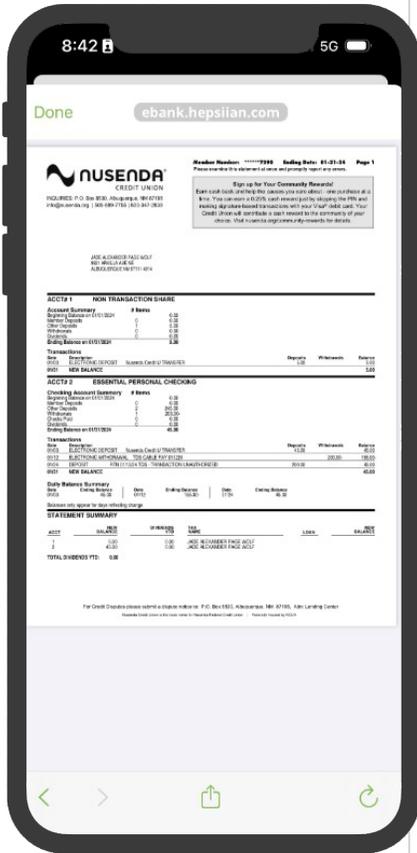
Statements

Statements will now include all accounts assigned to your membership number instead of one statement per account. Statement cutoff periods will fall at the end of the month or the 15th; please see the table below for new statement dates.

Western Heritage Statement Date	Nusenda Statement Date
1st of the month	1st of the month
15th of the month	15th of the month
25th or 31st of the month	1st of the month

Please note that for members who typically have their statements sent on the 1st, two statements will be issued in the month of August. You will receive one from Western Heritage covering activity up through August 16, and another statement from Nusenda for the rest of August.

HERE'S AN EXAMPLE
OF HOW STATEMENTS
WILL LOOK:



INQUIRIES: P.O. Box 8530, Albuquerque, NM 87198
info@nusenda.org | 505-869-7755 | 800-347-2838

Member Number: ***** Ending Date: 01-31-24 Page 1
Please examine this statement at once and promptly report any errors.

Sign up for Your Community Rewards!
Earn cash back and help the causes you care about - one purchase at a time. You can earn a 0.25% cash reward just by skipping the PIN and making signature-based transactions with your Visa® debit card. Your Credit Union will contribute a cash reward to the community of your choice. Visit nusenda.org/community-rewards for details.

ACCT# 1 NON TRANSACTION SHARE					
Account Summary					
Beginning Balance on 01/01/2024	# Items		0.00		
Member Deposits	0		0.00		
Other Deposits	1		5.00		
Withdrawals	0		0.00		
Dividends	0		0.00		
Ending Balance on 01/31/2024			5.00		
Transactions					
Date	Description		Deposits Withdrawals Balance		
01/03	ELECTRONIC DEPOSIT	Nusenda Credit U TRANSFER	5.00		5.00
01/31	NEW BALANCE				5.00
ACCT# 2 ESSENTIAL PERSONAL CHECKING					
Checking Account Summary					
Beginning Balance on 01/01/2024	# Items		0.00		
Member Deposits	0		0.00		
Other Deposits	2		245.00		
Withdrawals	1		200.00-		
Checks Paid	0		0.00		
Dividends	0		0.00		
Ending Balance on 01/31/2024			45.00		
Transactions					
Date	Description		Deposits Withdrawals Balance		
01/03	ELECTRONIC DEPOSIT	Nusenda Credit U TRANSFER	45.00		45.00
01/12	ELECTRONIC WITHDRAWAL	TDS CABLE PAY 011224		200.00-	155.00-
01/24	DEPOSIT	RTN 01/12/24 TDS - TRANSACTION UNAUTHORIZED	200.00		45.00
01/31	NEW BALANCE				45.00
Daily Balance Summary					
Date	Ending Balance	Date	Ending Balance		
01/03	45.00	01/12	155.00-		
		01/24	45.00		
Balances only appear for days reflecting change					
STATEMENT SUMMARY					
ACCT	NEW BALANCE	DIVIDENDS YTD	TAX NAME	LOAN	NEW BALANCE
1	5.00	0.00			
2	45.00	0.00			
TOTAL DIVIDENDS YTD:		0.00			

For Credit Disputes please submit a dispute notice to: P.O. Box 8530, Albuquerque, NM 87198, Attn: Lending Center
Nusenda Credit Union is the trade name for Nusenda Federal Credit Union | Federally insured by NCUA

Online Statements (eStatements)

Log into Nusenda Mobile and Internet Banking and select the eStatements menu item to view your historical statements.

If you currently receive electronic statements, you will be automatically enrolled for Nusenda eStatements after August 19. If you need to enroll post-conversion, you can do so in Mobile and Internet Banking. To opt in:

1. Log into Mobile and Internet Banking.
2. Click the eStatements menu item, then choose Nusenda eStatements.
3. Review and accept the online statement enrollment agreement.

Real-Time vs. Batch Processing of Transactions

Rather than using batch processing, which posts all items to your account at the close of business, Nusenda's core banking systems use real-time processing, meaning most transaction items (checks, electronic payments/withdrawals, debit card transactions, etc.) will post to your account at the time of payment throughout the business day.

Real-time processing is convenient as it provides a more accurate representation of your available funds any time you check your balance. For businesses, we recommend tracking all transactions and balances via your bookkeeping software.

We understand that it can take time to adjust to these changes, and we are here to help in any way we can. If you run into issues and need assistance, please contact us.

Mobile and Internet Banking Services

Mobile and Internet Banking - Personal Accounts

We will automatically transfer your online banking account information, notifications, recurring transfers, recurring bill payments, and more to Nusenda's easy-to-use Mobile and Internet Banking platform.

When logging in for the first time on or after August 19, visit nusenda.org and log in with your existing Western Heritage username and password. Be sure to have your phone or email accessible to verify a one-time secure access code!

Please note that new enrollment into Western Heritage's Mobile and Internet Banking platform will no longer be available starting August 2.

SOME IMPORTANT THINGS TO NOTE:

- For most members, your previous Western Heritage Mobile and Internet Banking username will be utilized as your new Nusenda Login ID. We will contact you with instructions if your current username is not available.
- For a list of login instructions, visit **welcome.nusenda.org**. More resources are coming soon, including our digital guide and how-to videos. If you have questions about the login process, please contact us at 505-889-7755, option 8.
- We will also have representatives available to support you at our branch locations.

Business Internet Banking – Business Accounts

We believe supporting businesses is critical to strengthening our communities, and Nusenda is proud to offer convenient and powerful digital tools to help you securely manage your business accounts 24/7. To access Business Internet Banking, visit [nusenda.org](https://www.nusenda.org) and use your existing Western Heritage username and password to log in.

SOME IMPORTANT THINGS TO NOTE:

- If your Western Heritage business account has multiple users listed, all users will be converted over.
- For a list of login instructions, visit [welcome.nusenda.org](https://www.welcome.nusenda.org) and check out our resources coming soon, including our digital guide and how-to videos. If you have questions about the login process, please contact us at 505-889-7755 and choose Option 4 for Business Services.
- We will also have representatives available to support you at our branch locations. Treasury Management support will be available at the Castellano Branch to assist with multiple users and entitlements.

Online Account History

If you need a copy of your financial history for future reference or financial management software (i.e. Quicken, QuickBooks, etc.) please download your account history from Western Heritage Mobile and Internet Banking prior to August 16.



CHECKLIST ITEM

Prior to conversion, be sure to export your account history for your reference. To export your Western Heritage account history:

1. Log into Western Heritage Mobile and Internet Banking and select the desired account tile.
2. Select a date range to view from the drop-down list above the account transactions.
3. Click the Export button at the top center of the page and select your preferred file type from the following: Excel (.xls), OFX, or Quickbooks (.qbw).
4. Click on Export.

Bill Pay

To make this transition as convenient as possible, your payees, payments, and payment preferences will automatically transfer to Nusenda's Bill Pay system. While we don't anticipate any issues, we recommend reviewing your information after the conversion to ensure accuracy. You will not be able to add new Bill Pay payees or schedule payments in Western Heritage Mobile and Internet Banking starting August 12 (while conversion is under way). Starting August 19, you will be able to set up new payments on the Nusenda platform.

Please note that any payments that are scheduled for the conversion timeframe (August 12 through August 19) will go through as scheduled. For example: if on August 11, you schedule a payment for August 16, it will be processed without issue.



CHECKLIST ITEM

Please schedule any bill payments in Western Heritage Mobile and Internet Banking prior to August 12. Save or print your current Bill Pay setup and/or export your payment history for your reference no later than August 12.

Online Banking Transfers

Starting August 16, you will not be able to schedule future-dated transfers in Western Heritage Mobile and Internet Banking. If you have previously set up recurring or automatic transfers in your Western Heritage Mobile and Internet Banking profile, they will carry over as part of the account conversion. You can validate these transfers or make changes beginning August 19.

Zelle is Being Replaced by Nusenda Person-to-Person Payments

After the conversion, person-to-person (P2P) payments can be performed on Nusenda's Mobile and Internet Banking platform. P2P transfers allow you to quickly and conveniently send money to anyone in the United States with just an email address or phone number. Zelle will no longer be available. Payment history and contacts cannot be converted, and you will need to manually re-enter your contacts in the new service after conversion.



Additional Mobile and Internet Banking Services

Once the conversion is complete, you will have access to other convenient and easy-to-use Mobile and Internet Banking services.

Mobile and Remote Check Deposit

To make mobile check deposits using your smartphone, open Mobile Banking and select **Deposit Checks** from the menu. To deposit checks from your home or office, log into Internet Banking, select **Deposit Checks** and follow the instructions.

Telephone Banking

Nusenda offers a 24-hour telephone banking service so you can quickly access the account information you need. With a Personal Identification Number (PIN), you can make secure inquiries and transfers on your accounts, make credit union loan payments, check your loan payoff information, and more. Your initial PIN will be the last four digits of your Tax ID number. Dial 800-356-3178 and press 2 to reach the telephone banking system post-conversion.

Mobile Pay

Mobile Pay is a simple, secure, and convenient way to pay for purchases directly from your digital device in seconds. Our Visa® cards are compatible with Apple Pay, Google Wallet, and Samsung Pay.

Debit Card Lock

Debit Card Lock allows you to easily lock your card to reduce the chances of unauthorized transactions to your account. Simply select **Debit Card Lock** in Mobile and Internet Banking and select **Lock Card** to temporarily lock your debit card.

Credit Score

For personal accounts, our no-cost Credit Score tool allows you to view your latest score and report, perform a personal financial check-up, identify offers, and track any changes in your score to prevent or fight fraudulent activity – all without ever negatively impacting your score. You can opt in through Mobile and Internet Banking post-conversion.

Positive Pay (for businesses)

If you are a business member using Positive Pay services, you will be automatically converted to Nusenda's Positive Pay service. Visit **welcome.nusenda.org** for more information.

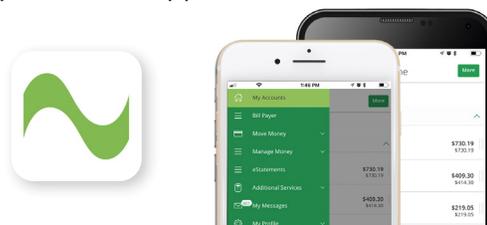
Merchant Capture (for businesses)

If you are a business member using Merchant Capture, you will have access to our Remote Deposit Plus service post-conversion. The service, functionality, and log in credentials are the same, just with a different name.

Visit **welcome.nusenda.org** for more information.

CHECKLIST ITEM

On August 19, visit the Apple App Store or Google Play Store and download the Nusenda mobile app. Look for this icon in your mobile app store:



Account Transition

Personal Savings, Checking, and Money Market Accounts

Although your account number(s) will remain the same, you will notice some changes to your account names, features, and benefits. Refer to the information below for details.

Current Account Name	New Account Name	Account Features*/Changes
Regular, Western Heritage, and Special Savings	Non Transaction Share	No monthly service fee, eligible for dividends on balances over \$100, no limit on withdrawal/deposits, can be used as overdraft protection
Free and Regular Checking	Essential Personal Checking	Community Rewards (page 17), monthly fee waived with eStatements or \$250 relationship balance
Liberty Checking	Dividend Checking	Community Rewards (page 17), one free box of Nusenda custom checks a year, no fee Visa gift cards, 10 refunds of foreign ATM transactions, balances may earn dividends
Freedom and Platinum Money Market	Money Market*	\$1,000 to open, \$2,500 minimum balance to avoid service fee, unlimited withdrawal/deposits, overdraft protection

*Check [nusenda.org](https://www.nusenda.org) for full account details and regular updates on APY.

Checks

Business and personal checks branded with the Western Heritage logo can continue to be used after the account conversion. For instructions on how to order checks from Nusenda, visit welcome.nusenda.org.

Business Checking Accounts

Although your account number(s) will remain the same, you will notice some changes to your account names, features, and benefits. Refer to the information below for details.

Current Account Name	New Account Name	Dividends/Interest	Other Account Features*
Business Analysis	Commercial Dividend Checking	Yes	\$125 monthly fee, offset with dividends on balances, includes ACH, Online Wire, Positive Pay, and Remote Deposit services** and access to the advanced reporting and user management features of our Mobile and Internet Banking platform. Includes 250 cleared checks, 250 electronic items, and 20 branch visits at no charge each month.
Basic Business Checking	Emerge Business Checking Account	Yes	\$25 monthly fee, offset with dividends on balances, includes ACH services** and access to user management features of our Mobile and Internet Banking platform. Additional Treasury Services can be added to the account. Includes 100 cleared checks, 200 electronic items, and 10 branch visits at no charge each month.
Business Free/ Non-Profit Business	Impact Business Checking	No	No monthly fees or balance requirements for our basic business account. Includes access to user management features of our Mobile and Internet Banking platform and 10 branch visits at no charge each month.

*Check [nusenda.org](https://www.nusenda.org) for full account details. **Access to Treasury Services included in monthly account maintenance fee. Per item fees apply to some Treasury Services based on utilization.

Business Money Market Accounts

Although your account number(s) will remain the same, Western Heritage **Freedom Money Market and Platinum Money Market will be replaced by Nusenda Money Market**. Please visit nusenda.org/money-market for account details.

Debit Cards

Before August 19, you will receive a new Nusenda Visa debit card. If you do not receive a new card by August 19, please contact us at 505-889-7755, option 8. Upon receipt, please activate your card immediately; however, please note that your new card will not be usable until your account is converted to our system on August 19. *After conversion, remember to update any automatic payments or preauthorized payments associated with your old card's expiration dates and security codes with your new card's information.*



CHECKLIST ITEM

- When you receive your debit card, activate your card immediately.
- For automatic and recurring payments, update your information with your new card's details on or after August 19.

ATM Cash and Check Deposit

With your new Nusenda debit card, you can make a cash or check deposit at select CU Anytime or CO-OP Network machines*; just look for the signs below. Use the ATM locator on nusenda.org/locations to find the location closest to you.



*Please note that not all CU Anytime or CO-OP Network machines accept deposits.
The ATM locator can help you find machines that accept deposits.

Business Debit Card Cash Back (businesses only)

Business Rewards Visa debit cards are included with all Nusenda Credit Union business checking accounts. It's a convenient way to do your business banking without having to write checks, and you can earn 0.25% cash back with every signature-based purchase. Use your card anywhere Visa is accepted, and see your rewards deposited into your checking account at the beginning of each calendar year.



Share Certificates and IRA Accounts

Credit unions are required to refer to Certificates of Deposit (CDs) as Share Certificates and IRA Share Certificates. The maturity dates, rates, and early withdrawal penalties will stay the same as disclosed at the time of opening. Dividends are posted quarterly on the last day of the month until maturity when they will roll over to a comparable Nusenda Share Certificate with dividends posting monthly. For variable rate certificates or IRAs, these certificates will renew into a fixed rate certificate at the time of maturity as the variable rate option is no longer offered.

Overdraft Protection/Courtesy Pay

If you already have Overdraft Protection established, it will be converted with your account. If you don't, you can apply for a personal line of credit, or opt to use your savings account to cover a checking account overdraft. Qualified members can also use Courtesy Pay, which allows Nusenda to cover insufficient fund items on debit card purchases, point-of-sale transactions (POS) transactions, ATM withdrawals, and check and ACH transactions up to \$500.



CHECKLIST ITEM

Review the Overdraft Protection options above and determine which services you would like to use for your account(s).

Loan Payments

Consumer Loans

Loan payment amounts, due dates, and terms of mortgage loans and most other consumer loans (auto loans, personal loans, etc.) will remain the same after account conversion.

Business Loans

Loan payment amounts, due dates, and terms of most business loans will remain the same after account conversion. **We are also pleased to share that there are no pre-payment penalties on business loans!**

Loan Payments

You can make an online payment with Mobile and Internet Banking, or pay at a branch. If you prefer to send your loan payment by mail, please mail it to our post office box.

**Nusenda Credit Union
P.O. Box 8530
Albuquerque, NM 87198**

Wire Instructions

You can visit [nusenda.org/wire-transfer](https://www.nusenda.org/wire-transfer) for instructions on sending wire transfers to and from Nusenda Credit Union. You'll be able to use your existing Western Heritage account number.



Other Nusenda Member Benefits

Community Rewards®

Our Community Rewards program, available with all Nusenda Credit Union personal checking accounts, helps you earn cash back and support the community initiatives you care about. When you skip the pin and make signature-based transactions with your Nusenda Visa debit card, you earn cash back and we contribute a cash reward to the community. In 2023, we awarded \$634,000 in Community Rewards grants to organizations addressing critical needs. Our focus areas include Education, Healthcare, the Arts, Environment and Wildlife, and Community Services and Support. Visit nusenda.org/community-rewards for details.

Earn Your Return

Our Earn Your Return program allows you to earn bonus dividends through qualifying usage of our savings, deposit, and loan products. The more you financially participate at the credit union, the more you can earn! If you meet eligibility criteria, you are automatically qualified for an Earn Your Return distribution. Since 2013, we have distributed more than \$60.5 million in bonus dividends to our members. Visit nusenda.org/eyr to learn more.

Financial Well-being Resources

We are committed to helping you strengthen your financial well-being, no matter where you are in your financial journey. We offer no-cost tools, like our Credit Score tool, Banzai content library, BALANCE Financial Fitness program, and special workshops to help you dive into the topics you care about. Learn more at nusenda.org/financial-literacy.

The Power of Change®

When you opt into The Power of Change in Mobile and Internet Banking, you can round up your Nusenda Visa debit card purchases to the nearest dollar and place the change where you need it most. You can boost your savings, pay down your debt, or donate to your favorite cause. For instructions on how to enroll, visit nusenda.org/cents.

For more information, visit the **Member Benefits** tab on nusenda.org.



CHECKLIST ITEM

After August 19, enroll in Community Rewards to start earning cash back. You can opt in by locating **Community Rewards** on the green menu bar in Mobile and Internet Banking.



CHECKLIST ITEM

After August 19, enroll in **The Power of Change** to start rounding up your purchases. You can enroll by selecting The Power of Change on the green menu bar in Mobile and Internet Banking and following the enrollment steps.

Checklist – Summary of Reminders

Throughout this guide, you may have noticed Checklist Items. Below is the complete list to help you prepare for account conversion.

July 2024

- If you haven't already, please log into Western Heritage Mobile and Internet Banking, stop by a branch, or call us to affirm your membership.
- After our account conversion is complete, all mail will be sent to the primary member's current mailing address on file with the credit union. If you need to make updates prior to conversion, please visit your nearest Western Heritage – Powered by Nusenda Credit Union branch or contact your current trusted financial representative. You can also call 575-541-0058.
- Review the Account Conversion schedule (pages 4-5) and take note when certain services are unavailable.
- Member numbers will be mailed to you separately. If you do not receive your member number by August 19, or if you have questions or concerns, please call us.
- Visit welcome.nusenda.org for the most current updates about the Account Conversion schedule.

Three weeks to go – week of July 29

- Be sure to export your Western Heritage account history for your reference. To export your Western Heritage account history:
 1. Log into Western Heritage Mobile and Internet Banking and select the desired account tile.
 2. Select a date range to view from the drop-down list above the account transactions.
 3. Click the Export button at the top center of the page and select your preferred file type from the following:
 - a. Excel (.xls) b. OFX c. Quickbooks (.qbw)
 4. Click on Export.

Two weeks to go – week of August 5

- Be on the lookout for your new Nusenda Visa debit card (page 14).
- Schedule any bill payments in Western Heritage Mobile and Internet Banking prior to August 12 (page 10).
- Save or print your current Bill Pay setup and/or export your payment history for your reference no later than August 12.
- Download your account history if needed.

One week to go – week of August 12

- When you receive your Visa debit card, please activate your card immediately.

After Conversion - August 19 and going forward

- On or after August 19, visit the Apple App Store or Google Play Store and download the Nusenda Mobile Banking app. Log in with your Western Heritage username and password (page 9).

Look for this icon:



- Update any automatic or recurring payments with your new Nusenda Visa debit card details.
- Enroll in Nusenda eStatements by locating the eStatements menu item in Mobile and Internet Banking and accepting the agreement.
- Review the Overdraft Protection options and determine which services you would like to use for your account(s), if needed (page 15).
- Enroll in Community Rewards to start earning cash back. You can opt in by locating Community Rewards on the green menu bar in Mobile and Internet Banking (page 17).
- Enroll in The Power of Change to start rounding up your purchases. Go to the green menu bar in Mobile and Internet Banking and follow the steps (page 17).



- Check your mailbox for your August month-end statement.
- Starting August 19, make payments via nusenda.org, via the mobile app, at a branch, or by mailing your loan payments to Nusenda's post office box.
Nusenda Credit Union
P.O. Box 8530
Albuquerque, NM 87198
- Start using Nusenda's complete branch and ATM network (scan QR code on page 21 for list of locations).

For more information and updates, visit welcome.nusenda.org

Conversion Support: **505-889-7755, option 8**



Our Locations

Regular hours

Monday–Thursday, 9 a.m. – 5 p.m.

Friday, 9 a.m. – 6 p.m.

Branches with Saturday hours •

9 a.m. – 1 p.m.

Extended video teller hours ■

Monday – Friday, 8 a.m. – 6 p.m.

Saturday, 8 a.m. – 3 p.m.

Albuquerque, NM

98TH ST BRANCH •

120 98th Street NW, Suite C-2

COTTONWOOD BRANCH •

10090 Coors Blvd NW

LA ORILLA BRANCH •

3200 La Orilla Road NW,
Suite C-1

LADERA BRANCH •

3205 Coors Blvd NW

NORTH VALLEY BRANCH •

6125 4th Street NW

SOUTH EUBANK BRANCH •

401 Eubank Blvd. SE
Building 2, Suite G

JUAN TABO BRANCH

2801 Juan Tabo Blvd NE

LOBO LANDING BRANCH

Student Union Bldg, The
University of New Mexico
1 University of New Mexico

MONTGOMERY BRANCH •■

7530 Montgomery Blvd NE

NUSENDA CAMPUS BRANCH

4100 Pan American Freeway NE

PASEO DEL NORTE BRANCH •■

8321 Palomas Ave NE

RAINFOREST VIDEO TELLER ■

101 Broadway Blvd NE,
Suite 1170

UNIVERSITY BRANCH

1801 Lomas Blvd NE

UPTOWN BRANCH •

6501 Indian School Rd NE

SOUTH VALLEY BRANCH •

3600 Coors Blvd SW

Deming, NM

DEMING BRANCH

108 W. Maple St.
Monday – Friday, 9 a.m. – 5 p.m.

El Paso, TX

CASTELLANO BRANCH

4849 N. Mesa St.

GATEWAY BRANCH •

6068 Gateway East Blvd.

RESLER BRANCH •

7015 N. Mesa St.

TRAWOOD BRANCH

2290 Trawood Dr.

Las Cruces, NM

PAN AM BRANCH ■

1715 E. University Avenue

LAS CRUCES BRANCH ■

230 S. Alameda Blvd.

CORBETT CENTER

VIDEO TELLER

1600 International Mall
(First floor of Corbett Center,
next to the Aggie Lounge)

Los Lunas, NM

VALENCIA BRANCH •■

320 Main St NE

Rio Rancho, NM

ENCHANTED HILLS BRANCH •■

7840 Enchanted Hills Blvd NE

UNSER BRANCH •■

2001 Unser Blvd SE

Santa Fe, NM

DEVARGAS BRANCH •

502 N. Guadalupe St.

ST. MICHAELS BRANCH •■

1710 St. Michaels Dr.

SOUTHSIDE BRANCH •■

5621 Herrera Dr.

Socorro, NM

SOCORRO BRANCH •■

1019 N. California St.

Taos, NM

TAOS BRANCH •■

640 Paseo Del Pueblo Sur

SCAN QR CODE FOR COMPLETE
DETAILS AND THE MOST UP-
TO-DATE LIST OF LOCATIONS.





welcome.nusenda.org

Insured by NCUA