

Welcome to

PREMIER AMERICA CREDIT UNION



**Conversion
Guide** *Inside!*

Message From The CEO

Welcome.

We are honored that Resource One chose Premier America as their partner to continue to provide exceptional service, sincere care, and great financial solutions to their Houston-area members. We are deeply committed to supporting the community and glad to be of service.

Our story began in 1957 when our founders came together to create a safe place for members to save and borrow. Today, Premier America has grown to serve over 114,000 members, \$3.3 billion in assets, and more than 450 Team Members, all dedicated to helping members just like you achieve financial success. With this transition, Premier America is expanding our team in the Houston area, and Resource One's Houston-based team will be joining the Premier America family.

We know change is hard. Our team is committed to making this as smooth a transition for you as possible and to ensure this change is worthwhile.

That's why it's important for you to take a few actions:

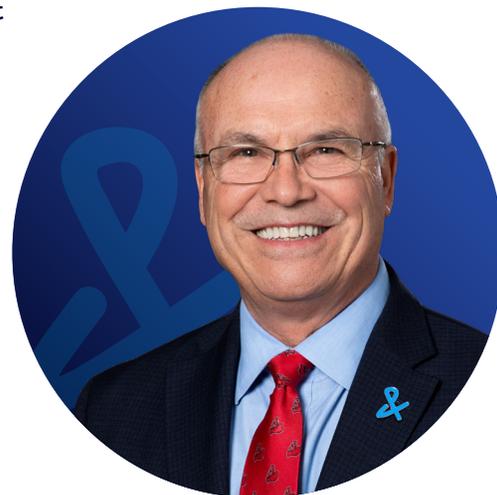
- ✓ Update your contact information in Online Banking, if needed.
- ✓ Read any mail sent by Premier America or Resource One.
- ✓ Watch your mailbox for important information like your new account details, checks, and new debit and credit cards.

Our Core Purpose is to make it easier for members to meet today's needs and reach tomorrow's dreams. We believe you will find great opportunities to do just that at Premier America.

Sincerely,



Rudy Pereira
President & CEO



Key Dates

FEB
28

Ensure your contact information is up-to-date.

MAR
31

Final day to visit Resource One branches and submit wires. System conversion begins at 8:00 p.m. CT.

APR
1

You're now a Premier America Member!

Questions about the transition? Contact us at **(800) 225-3328** or visit **PremierAmerica.com/Resource-One**.

What Is Changing?



Website and Online Banking

Premier America's website and Digital Banking platform are available at PremierAmerica.com. You can also manage your accounts and conduct transactions on the go using the Premier America Mobile App.



Routing and Account Numbers

Beginning on April 1, 2026, your new routing/transit number with Premier America is 322283990. When your Resource One accounts migrate over to Premier America, you will have a new Account Number. This will be mailed to you in mid-March.



Direct Deposits, ACH Transactions, and Automatic Payments

If you currently have payroll direct deposit or federal recurring payments such as Social Security sent to your Resource One account, you must inform your deposit provider of your new routing number and new Premier America account number that you would like your funds deposited into. Automatic payments debited from your account by a third party must also be updated.



Checks

Shortly before April 1, all members will receive a starter box of checks in the mail before your accounts transition. These can be used beginning on April 1, 2026. Please destroy any existing Resource One checks after this date.



Debit & Credit Cards

You will receive your new Premier America debit, ATM, and/or credit cards to replace your existing Resource One card(s) prior to March 31, 2026. You can activate and begin using your new card(s) on April 1, 2026.



Statements

Your Resource One transaction history will not appear in your new Premier America Digital Banking account. We recommend you download or save any information needed from the Resource One online banking system prior to March 31, 2026.



Bill Pay

Resource One Bill Pay services will end on **March 31, 2026, at 7:59 p.m. CT**. After this time:

- You will no longer be able to create new bill payments within the Resource One system.
- Any bill payments scheduled to process **after this deadline will not be sent**.

You may enroll in **Premier America Credit Union's Bill Pay services beginning April 1, 2026**.

Please note: Your Resource One Bill Pay payee information **will not transfer** to Premier America. You will need to **re-enter your payees and set up new payments** on or after April 1, 2026.

We strongly recommend saving or printing a copy of your Bill Pay payees, payment history, and activity **prior to conversion weekend** for your records.

What Is Not Changing?



Consumer Loans & Mortgages

While your account numbers will change upon conversion, your loans will continue at the same rates and terms as agreed upon with Resource One.



Credit Cards

For now, nothing will change with your current credit card agreement's limits, rates, and terms, though new Premier America cards will arrive in late March. We have a wide range of valuable credit card options for you to consider, when you're ready.



Service

Your favorite branches and team members will continue providing the personalized and caring service you have come to know and expect. Beginning on April 1, 2026, you can access an expanded branch and ATM network, making banking with Premier America easy.



Let's Get *Prepared!*

Please be sure to read the mail you are receiving. Much of the information you will need will be in this packet, but there is some information specific to you and your account that will arrive separately.

- ✓ Verify your contact information is current with Resource One.
- ✓ Bookmark PremierAmerica.com/Resource-One for additional information about the transition.
- ✓ Save screenshots of your bill pay activity and list of payees on the Resource One online banking system prior to March 31, 2026.
- ✓ Download or save screenshots of your statements on the Resource One online banking system prior to March 31, 2026.
- ✓ Download the Premier America Credit Union Mobile app on or after April 1, 2026, and delete your Resource One mobile banking app.
- ✓ Log in to your new Digital Banking account beginning April 1, 2026.
- ✓ Verify all of your online account information after the transition to ensure it converted properly.
- ✓ Beginning April 1, 2026, notify your employer and any companies originating ACH or wire transactions for your account of your new routing and account number.
- ✓ Enroll in eStatements within Digital Banking by selecting 'Transactions', then 'eStatements'.
- ✓ If you have recurring payments tied to your Resource One debit/ATM card, please contact those companies to update your card information.



Deposit Account *Comparison Chart*

When you become part of Premier America on April 1, 2026, you will gain access to our suite of deposit products. We have matched Resource One's account(s) to the Premier America account(s) that most closely aligns. In some cases, the new account(s) may have different features. Additional information will be mailed to you in early March 2026. If you would like to explore one of our other valuable options, we will be happy to answer any questions or help you change account(s) quickly and easily after your account(s) transition on April 1, 2026.

Resource One	Premier America	About the New Account
SAVINGS		
Basic Savings	Smart Savings	Savings account for your every day savings.
Holiday Savings	Holiday Savings	Save for the holidays with our dedicated savings account.
Summer Savings, Additional Savings, & Secure Credit Card Holding Account	Regular Savings	Easy to use savings account for all of your goals.
Roary's Den Savings & CU Succeed Savings	Youth Smart Savings	Reverse tier savings account for all youth. Earn 5.00% APY ¹ on the first \$500.
Escrow Savings	Note: This account will be housed at our Mortgage Servicer.	Savings account for your every day savings.
Money Market Account	Money Market Account	A standard tiered money market account with the same rates as you currently have at Resource One.
Certificates	Certificates	We offer standard certificates as well as special terms designed to support your savings goals.
CHECKING		
Empower Checking & CU Succeed Checking	Smart Spending	Totally free checking account. No ATM fees and up to \$20/month in ATM fee rebates ² . No overdraft or NSF fees.
Daily Spending & Direct Spending	Primary Checking	No monthly ³ or minimum balance fees. No ATM fees and up to \$20/month in ATM fee rebates ² . Higher amount of overdraft protection (\$14 fee).
Prime Spending	Premier Plus Checking	High-yield checking account. Earn increased dividends by using your card. No monthly ³ , minimum balance, or ATM fees ² .
BUSINESS SAVINGS		
Business Savings & Organizations Savings	Business Savings	Earns 0.30% APY ⁴ on the full balance.
BUSINESS CHECKING		
Soho Business Checking, Growth Business Checking, & Organization Checking	Business Checking	Totally free business checking account. No minimum balance fees. No transaction limits or fees.
Enterprise Business Checking	Platinum Business Checking	Earn dividends on balances over \$5,000. Write 250 checks/month without a charge (\$0.30 each thereafter).

How Do I Set Up My *Direct Deposit?*

With this transition on March 31, we want you to be prepared for a change to your Direct Deposits. Once you are able to sign on to Digital Banking on April 1, you can change your Direct Deposit in two ways.

1 Use our tool, ClickSWITCH, inside Digital Banking which can assist you with the switch. (Scan the QR Code for the step-by-step guide to help.)

2 Log into your HR's payroll system and make the change there. We have the steps for some of the most popular systems available on our website (Scan the QR code for the guide), or you can make the change yourself using our Routing Number (322283990) and your new account number, which will arrive in the mail in and the MICR number of your account. This number will arrive in the mail in mid-March.



How Do I Set Up My *Online Banking Account?*

Access to Resource One's online banking platform will be unavailable beginning March 31, 2026, at 7:59 p.m. CT. You will be able to log into your new digital banking platform at PremierAmerica.com beginning April 1, 2026.

1 Download the Premier America Digital Banking App. The link can be found at PremierAmerica.com/Resource-One or by scanning the QR Code.

2 Login to the App and reset your Password. (Most members will get to keep their Resource One usernames.) This information will be sent to you mid-March.



Loan Comparison Chart

All of your loans with Resource One will maintain their same rules, rates, and payment terms. In some cases, the way you pay and see your account will change. With Credit Cards, your rates will remain the same, but you will have new cards and new card benefits.

Resource One	Premier America	About the New Account
Regular Credit Card	Standard Mastercard®	The Premier America Standard Mastercard® comes with things like fraud protection, ID fraud monitoring, 24/7 US Support, and more.
Rewards Credit Card	Premier Privileges Mastercard®	This rewards card earns you 1.5x points ⁵ on every single dollar you spend, with no cap.
Business Credit Card	Premier Business Mastercard®	Your new business credit card comes with travel insurance, roadside assistance, no annual fees, and much more.
All Other Loans	No change	

¹APY = Annual Percentage Yield. Rates effective as of May 1, 2024. APY, Rate, and Terms are subject to change without notice. The Youth Smart Savings Share is a membership share to join Premier America Credit Union. To open, you must have the child's birth certificate and social security card. A minimum deposit of \$1.00 to open the account is required. Rate tiers are based on account balance, \$0-\$499.99: 5.00%, \$500-\$1,999.99: 2.50%, \$2,000.00 and above: 0.50%. Membership eligibility is required and subject to approval. ²Premier America Credit Union will not charge a fee for accessing your funds at a non CO-OP network ATM owned and operated by another financial institution or business; however, you may be charged a fee by the ATM owner/operator. This account will be eligible to receive up to \$20 reimbursement each month for domestic ATM fees that will be credited to your account nightly when charged. ATM fee reimbursements are only eligible on consumer checking accounts. ³Standard fees may apply to additional account services. ⁴APY = Annual Percentage Yield. Rates are subject to change without notice. Fees could reduce earnings. Rates are rounded to 2 decimal points. Minimum to earn stated APY is \$0.01. ⁵Earn 1.5 rewards points per dollar on purchases made on the Premier America Premier Privileges Mastercard. Equal Housing Lender. Federally Insured by NCUA.



Important *Dates*

Before
FEB
28

VERIFY YOUR CONTACT INFORMATION.

Log into your Resource One Online Banking and update your primary email and phone number if needed.

MAR
11-17

NEW ACCOUNT INFORMATION

You will receive your new Premier America account number, share, and loan details in separate mailings. Please keep this information, as it will be needed to sign up for Digital Banking and for quick reference about your new products.

NEW PREMIER AMERICA DEBIT & CREDIT CARDS

These should arrive this week. Activate them now for use on or after April 1, 2026.

MAR
18-24

PREPARE

Please note that services will be unavailable during the transition Tuesday, March 31, 2026, to Wednesday, April 1, 2026. Please plan in advance for any cash or purchase needs you may have during the transition window.

MAR
25-27

NEW CHECKS

All consumer members will receive a free starter box of 25 checks near March 31, 2026. You can order additional checks for your Premier America personal account beginning April 1, 2026, by logging into Digital Banking, then selecting 'Services', then 'Order Checks'. Or, call or visit us and we'll be happy to assist.

ATM (SPRING CYPRESS)

The Spring Cypress ATM will turn off at 2:00 p.m. CT to prepare for conversion and will be available for service on April 3, 2026.

MAR
31

WIRES

2:00 p.m. CT: Cutoff time to submit any wires.

BRANCHES

Resource One branches will close at 6:00 p.m. CT on March 31, 2026, and reopen to service your new Premier America account(s) at 12:00 p.m. CT on April 3, 2026.

ATMs (JONES ROAD & OAK FOREST)

ATMs will turn off at 12:00 p.m. CT to prepare for conversion and will be available for service on April 3, 2026. The last day your Resource One accounts and cards will be available, until 7:59 p.m. CT.

SYSTEM CONVERSION BEGINS AT 8:00 P.M. CT.

Online banking, telephone banking, credit cards, and Zelle will not be accessible at this time. Please plan in advance to ensure you have any cash you may need during this period.

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YOUR FIRST DAY AS A PREMIER AMERICA CREDIT UNION MEMBER!

Beginning at 10:00 a.m. CT you will be able to create your password for your Digital Banking with Premier America.

Welcome to **PREMIER AMERICA CREDIT UNION**