

WELCOME

to Argent Credit Union

We are pleased to welcome you to Argent Credit Union and invite you to discover all the benefits Argent Credit Union has to offer. This welcome guide contains important information regarding the transition of your Partners Financial Federal Credit Union account(s) to Argent Credit Union.

We encourage you to visit argentcu.org/merger for the most updated information.

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Need assistance?

Call: **804.748.9488** or **800.943.3328**

Email: Use the contact form on argentcu.org/contact-us

▶ Account Transition Timeline



Please familiarize yourself with these key transition dates. **Partners Financial members will NOT have access to their accounts or funds during the account transition process, starting noon January 31 until February 2, 2024.**

JAN 2024

If you currently have a Partners Financial Debit or Credit Card, a new Argent Debit or Credit Card will be mailed to the address we have on file.

JAN 31

Partners Financial members will NOT have access to their accounts or funds during the transition process.

Temporary service downtime begins at noon on January 31 and will continue until February 2, 2024. Access to Online Banking, Mobile Banking, Bill Pay, branches, and Shared Branching services will be unavailable.

All Partners Financial Debit and Credit Cards will be deactivated on January 31, 2024. You can begin using your Argent Debit and Credit Card on February 2, 2024.

FEB 02

The transition is complete! Your Argent account(s) are ready.

You will now have access to Argent Online Banking services, including Bill Pay at **argentcu.org**. To sign in, use your current Partners Financial Online Banking ID. Your temporary password will be **WinterXXXX** (the last four digits of the primary member's Social Security Number should be used in place of the X's). You will then be instructed to change your password. You can now enroll in E-Statements. More information on these services can be found in this guide.

FEB 05

You will now have access to Shared Branching services.

▶ General Account Information

Account Number

Great news! Your account number will not change unless you received a letter from us with your updated account number.

Routing Number

Argent Credit Union routing number is 251082233. Please use Argent's routing number when setting up new transfers or automatic payments.

Direct Deposits & Automatic Transfers

All existing direct deposits and automatic account transfers will continue uninterrupted. For now, you will not need to make changes to those currently in place.

E-Statements

All members will receive a mailed paper statement in January. To enroll in E-Statements, please access Online Banking at **argentcu.org**.



► Product Conversion/Comparison Guide

Partners Financial	Argent
Premium Checking	Premium Checking
Basic Checking	Checking
Primary Share Account	Primary Share Account
Secondary Share Account	Club Account
Holiday/Vacation Club Account	Holiday/Vacation Club Account
Certificate	Certificate
IRA Certificate	IRA Certificate
IRA Savings	IRA Shares
Money Market Account	Money Management Account
Auto Loans	PF – Auto Loans
Motorcycle Loans	PF – Motorcycle Loans
Boat Loans	PF – Boat Loans
RV Loans	PF – RV Loans
Personal Loans	Personal Loans
VISA Platinum Credit Card	PF – VISA Platinum Credit Card
VISA Platinum Rewards Credit Card	PF – VISA Rewards Credit Card
Conventional Mortgages	Conventional Mortgages
Home Equity Loan	PF – Home Equity Loan
Home Equity Line of Credit	PF – Home Equity Line of Credit



► Debit Cards & Checks



Debit Cards

Partners Financial members who currently have a Debit Card will receive a new Argent Debit Card. Your existing Partners Financial Debit Card will be deactivated on January 31, 2024. **You can begin using your new Argent Debit Card on February 2, 2024.**

Your new Argent Debit Card has a different card number. If you have recurring payments set up, please remember to notify any merchants of your new card number and expiration date on February 2, 2024.

On February 2, 2024, you will have access to **CardValet** on your smartphone. Simply download the app in the App Store (iOS) or Google Play (Android). You will be able to turn your Debit Card off and on, set limits, receive alerts, and enjoy other features.

Checks

As a courtesy, you will receive one box of free standard Argent checks. Beginning on February 2, 2024, please contact us at **804.748.9488** or visit any Argent branch to place a new check order. You can continue to use your existing Partners Financial checks until further notice.

► Savings & Investments



Savings Accounts

Your Partners Financial Savings account will be converted to an Argent Savings account.

Certificates/IRA Certificates

The terms of your existing Certificates will remain unchanged.

Holiday/Vacation Club Accounts

Your Holiday or Vacation Club account will remain unchanged.

Money Management Accounts

Your Partners Financial Money Market account will be converted to an Argent Money Management Account.

IRA Share Accounts

All Partners Financial IRA Savings accounts will be converted to an Argent IRA Share account.

► Credit Cards

Credit Cards

Partners Financial members who currently have a Credit Card will receive a new Argent Credit Card. Your existing Partners Financial Credit Card will be deactivated on January 31, 2024. **You can begin using your new Argent Credit Card on February 2, 2024.**



Your new Argent Credit Card has a different card number. If you have recurring payments set up, please remember to **notify any merchants** of your new card number and expiration date on February 2, 2024.

► Consumer Loans

Auto/RV/Motorcycle Loans

Your Partners Financial Auto, RV, Boat, and Motorcycle Loans will be transferred over to Argent with no change to your term or rate.

Personal Loans

Your Partners Financial Personal Loan will be transferred over to Argent with no change to your term or rate.

Home Equity Loans/Lines

Your Partners Financial Home Equity Loan/Line will be transferred over to Argent with no change to your term or rate.

First Mortgage

Your Partners Financial First Mortgage will be transferred over to Argent with no change to your term or rate.



▶ Services



Website

On February 2, 2024, the Partners Financial FCU website will be redirected to argentcu.org.

Online and Mobile Banking

On February 2, 2024, you may begin using Argent Online Banking. If you currently receive statements electronically from Partners Financial, you will need to sign up with Argent to continue using this service.

To sign in, **use your current Partners Financial Online user ID. Your temporary password will be WinterXXXX (the last four digits of the primary member's Social Security Number should be used in place of the X's). You will then be instructed to change your password.**

Download the Argent Mobile Banking app from the App Store (iOS) or Google Play (Android) to begin managing your accounts on the go.

Contact Center

Beginning February 2, 2024, Argent's Contact Center can assist you with your account(s). Call **804.748.9488** or **800.943.3328** during the following hours:

Monday – Friday, 8 am – 6 pm

Saturday, 9 am – 12 pm

▶ Branch Locations & Lobby/Drive-Thru Hours

Access to services at Argent locations begins February 2, 2024.



VIRGINIA CENTER BRANCH

1200 New York Ave., Glen Allen, VA 23060
Monday – Friday, 9 am – 5 pm



STAPLES MILL ROAD BRANCH

8721 Staples Mill Rd., Richmond, VA 23228
Monday – Friday, 9 am – 5 pm



FEDERAL BUILDING BRANCH

400 North 8th St., Ste. 117, Richmond, VA 23219
Lobby Hours: by appointment (no drive-thru available)



WOODLAKE BRANCH

14901 Dogwood Villas Dr., Chesterfield, VA 23832
Monday – Friday, 9 am – 5 pm



CHESTER BRANCH

11900 Chester Village Dr., Chester, VA 23831
Monday – Friday, 9 am – 6 pm | Saturday, 9 am – 12 pm



U.S. ROUTE 1 BRANCH

5403 U.S. Route 1, North Chesterfield, VA 23234
Monday – Thursday, 9 am – 5 pm | Friday, 9 am – 6 pm



OXBRIDGE BRANCH

3611 Oxbridge Rd, North Chesterfield, VA 23236
Monday – Friday, 9 am – 6 pm | Saturday, 9 am – 12 pm



STONEHENGE BRANCH

1901 Wal-Mart Way, Midlothian, VA 23113
Monday – Thursday, 9 am – 5 pm | Friday, 9 am – 6 pm

