



Linda L Rheiner
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Members first - always.

Dear Valued Member,

We are pleased and excited to announce that Novartis Federal Credit Union is embarking on an exciting new chapter as it officially changes its name to Ridgedale Federal Credit Union on October 26, 2022. This strategic change will allow us to expand our services and offer a renewed commitment to our loyal members.

Since 1947, Novartis Federal Credit Union has been a financially stable, not-for-profit full service financial organization that is owned and operated by its members. Ridgedale Federal Credit Union will continue that great legacy of providing the tools, knowledge and personal caring necessary to empower people to achieve their financial goals.

Please rest assured that we will continue to be right there when you need us, ready to offer our expertise to empower you to take the next step in the right direction. We promise to utilize our many years of industry experience to provide a wide variety of convenient, money-saving banking products and services that improve lives - one person, one family at a time.

To assist in answering your questions, please refer to the additional page included herewith. You can also find FAQs on our website and in the branch. Should you need additional information, please contact us at 973-947-1000 option 4 or - after October 26th - at info@RidgedaleFCU.org.

Thank you in advance for your continued dedication and commitment to *YOUR* Credit Union. We look forward to working with you for many more years to come.

Most sincerely,

A handwritten signature in cursive script that reads "Linda L. Rheiner".

Linda Rheiner
President and CEO

Novartis FCU changes to Ridgedale FCU FAQs

Why are we changing our name?

We are changing our name to better position ourselves competitively, not only serve the Novartis community, but to be in position to expand our reach. The public (and some members) believe that we are under the control of Novartis. This has created some confusion for both companies relating to public image and legal ramifications. To the contrary, your credit union is NOT and never was a Novartis company. Your credit union is owned and directed only by its members. Since inception 75 years ago, it has dedicated itself to exclusively serving Novartis US and its predecessor companies. We are now looking forward to new opportunities and a name change is our first step.

Will this change who can be a member or who can join?

All current credit union members remain members.

No, all current and newly hired Novartis US employees continue to remain eligible to join. Over time, your Board of Directors may consider opening membership to other groups. When any decision is made to expand membership to others, we will inform you.

Is the staff going to change?

No, all our staff that you have grown to know so well over the years will all be here to continue helping you with your banking needs.

What is the new web site URL?

www.RidgedaleFCU.org

It will be available starting on October 26, 2022

Will I have to create a new bookmark or short cut for the new website?

Yes, you will want to make a new bookmark or short cut.

When will the old site no longer work for my banking needs?

Starting on October 26th, the NovartisFCU.org web site will automatically forward you to our new RidgedaleFCU.org web site. We expect this automatic forwarding will last through the end of 2022.

Will this affect any ACH/electronic payments/direct deposits/bill pays I already have set up?

No, this change will not affect any ACH/electronic payments/direct deposits/bill pays you already have set up.

Is my money safe?

Yes, your money will continue to be insured up to \$250,000 by the National Credit Union Administration (NCUA).

Is the Routing number changing?

No, the routing number will not change.

Is my member number changing?

No, your member number will not change.

Will my NFCU debit card and NFCU VISA credit card still work?

Yes, your cards will still work until they expire.

When will I get my new Debit and/or Credit Card?

You will receive your new card when your current card expires, or sooner.

Can I still use my existing checks?

Yes, you can still use the supply of checks you have since the routing number and account number will not change.

Can I order new checks right away?

Yes, you can. Upon receipt of the new checks please destroy your old check stock.

We look forward to continuing to serve you and your family for all your financial needs.



Commitment. Convenience. Expertise.