



ALLIANCE

CREDIT UNION

SYSTEM INTEGRATION GUIDE

OCTOBER 30 - NOVEMBER 1

Hi, **WELCOME!**

We know you have questions and we're going to do our very best to answer them.

[Have questions that aren't answered in this guide?](#)

Scan the QR code to visit our System Integration website for the most up-to-date information.



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Dear Members,

Thank you for being a valued member of ALLIANCE Credit Union.

As we continue our journey through the merger of United Texas Credit Union and ALLIANCE Credit Union, we are approaching the next and final milestone: **System Integration. On November 1, we will complete the integration of our systems, creating one unified experience for all members.**

Our team has been working diligently to make this process as smooth as possible, and this guide has been created to help you prepare every step of the way.

We appreciate your patience, understanding, and continued trust as we complete this important milestone. It is our privilege to serve you, and we look forward to continuing to provide the exceptional service you deserve.

Thank you for being a part of the ALLIANCE family.

Sincerely,

Matt Grannan
President & CEO
ALLIANCE Credit Union



Ready, set... ACTIVATE!



ACTIVATE YOUR NEW CREDIT OR DEBIT CARD

Your card will arrive with a sticker on it. Follow the sticker's instructions to activate. We encourage you to activate your card(s) as soon as you receive them. You will be required to set a new pin upon activation. **You will not be able to use your new cards until November 2, 2026.** (*Tap, swipe, or insert at most retail stores.*)



DOWNLOAD ALLIANCE MOBILE BANKING ON NOV. 2

Download our app on **GooglePlay** and **Apple Store**.



GooglePlay



Apple Store



Tutorial

You will not be able to access your ALLIANCE Online or Mobile Banking until after System Integration is completed.



CREATE NEW ONLINE BANKING PASSWORD

Starting November 2, you will be using ALLIANCE Online & Mobile Banking. When asked to login, click **Forgot Password** to create a new one. You will use the same username from your United Texas Online Banking to login with your new password. Please be advised that the United Texas Online & Mobile Banking app will no longer be active after October 30.



UPDATE RECURRING PAYMENTS USING YOUR NEW CARD

On November 2, you will need to re-establish a connection for recurring payments using your new ALLIANCE debit or credit card.



RECONNECT EXTERNAL ACCOUNTS

Accounts from other financial institutions will need to be reconnected to your ALLIANCE account profile. To add an external account via our Mobile App, tap **Transfers** at the bottom of your screen and click **External Account Management**. Follow the prompts to add your account for easy money transfers.



UPDATE YOUR CONTACT INFORMATION

Periodically, ALLIANCE will need to send out important information and alerts. Please update your contact information through

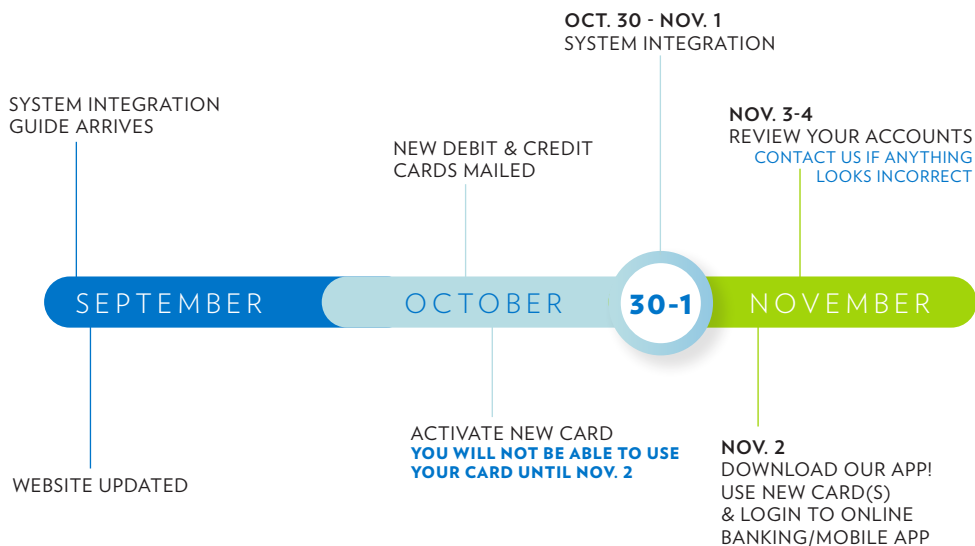
Online Banking or Mobile App, or

Text us: 806-798-4607,

Email us: member.service@alliancecutx.com, or

Call us: 800-687-4328.

IMPORTANT DATES



- **OCTOBER 16**

New ALLIANCE Debit & Credit Cards are issued via mail
Activate your new ALLIANCE card

You will not be able to use your new cards until November 2.

- **OCTOBER 30 - NOVEMBER 1**

System Integration Weekend:
5:30pm Friday, October 30 - Sunday, November 1

- **NOVEMBER 2**

Download our app and use your new ALLIANCE Debit/Credit Cards & Login to Online Banking & Mobile App

- **NOVEMBER 3-4**

Monitor your account. If something doesn't look right, we're happy to help!



NEED REMINDERS? *No problem.*

Scan the QR code to view our Google Calendar & add it to your mobile device.

During System Integration (5:30pm Friday, October 30 – Sunday, November 1), all systems will be down. This includes in-branch transactions, Online & Mobile Banking, some card transactions, and ATMs.

DEBIT & CREDIT CARDS

We anticipate your United Texas cards will continue to function normally through System Integration weekend. However, some transactions may not process due to the System Integration. We encourage you to have alternate payment methods in the event that your card services are temporarily disrupted.

You can activate your new ALLIANCE debit or credit card as soon as you receive it and begin using it on Monday, November 2. You will be required to set a new pin upon activation.

CASH

We recommend that members withdraw some cash for their weekend plans no later than close of business Friday, October 30 as our systems will be down beginning 5:30pm Friday, October 30.

INSTANT ISSUE INTERRUPTION

Due to System Integration, our branches will pause issuance of Instant-Issue Debit or Credit cards from October 15 - November 16. Your new card(s) will be mailed to you starting October 16.

If you have not received your new card by November 16, please contact us.

LOST/STOLEN CONTINGENCY

In the unfortunate event of a lost or stolen debit/credit card, please contact us immediately. We will get you a card as soon as possible.

Call us: 800-687-4328

Our Contact Center will be available during System Integration:

Friday, October 30 | 7:30am - 9:00pm

Saturday, October 31 | 7:30am - 9:00pm

Sunday, November 1 | 7:30am - 5:00pm

Text: 806-798-4607

Call: 800-687-4328

Email: member.service@alliancecutx.com

ONLINE BANKING



MOBILE APP

Download our app in [GooglePlay](#) and [Apple Store](#).



[GooglePlay](#)



[Apple Store](#)

ONLINE BANKING

Starting November 2, you will be using the **ALLIANCE Online Banking** login.

PASSWORD

After clicking Login, click [Forgot Password](#) to create a new one. You will use the same username from your United Texas Online Banking to login with your new password. *(If you don't know your username, please click [Forgot Username](#) to set a new one.)*

BILL PAY

Bill Pay linked to your account number is not expected to be interrupted during our System Integration; however, bills linked to your United Texas debit or credit cards will need to be relinked to your new ALLIANCE card(s) to complete the automatic transactions.

EXTERNAL ACCOUNTS

Accounts from other financial institutions will need to be reconnected to your ALLIANCE account profile. To add an external account via our Mobile App, tap [Transfers](#) at the bottom of your screen and click [External Account Management](#). Follow the prompts to add your account(s) for easy money transfers.

REMOTE DEPOSIT

Need to deposit a check? Don't have time to go to a branch?

Enroll in Remote Deposit on November 2 through ALLIANCE Online Banking or in your Mobile App.

DIGITAL WALLET

Don't forget to remove your United Texas credit and debit cards from your digital wallet on your phone and computer. Add your new ALLIANCE credit and debit cards and relink your subscriptions to avoid payment and service disruptions.

[Begin using your new ALLIANCE debit or credit card on November 2.](#)

CHECKING

Ultimate Checking & Emeritus Checking accounts will remain unaffected. Other checking account types will transfer into a **FREE ALLIANCE** Checking account.

Courtesy Pay Service Changes:

- Direct Deposit Required
- Up to \$1,000.00 coverage
- \$24 Fee Per Item | Fee waived for overdrafts under \$16

SAVINGS

Members under the age of 18 will automatically transfer to a Junior Savings Account. Members age 18 and older will automatically transfer to a Share Savings Account. For a full breakdown of the savings account transition, please scan the QR code.



MONEY MARKETS

0.40% APY	\$1,000-\$4,999.99	0.70% APY	\$50,000-\$499,999.99
0.50% APY	\$5,000-\$24,999.99	0.75% APY	\$500,000-\$999,999.99
0.60% APY	\$25,000-\$49,999.99	1.01% APY	\$1,000,000+

Rates are subject to change.

CERTIFICATES

Your certificates will come over with no changes. Your locked in rate will be honored until certificate maturity.

LIQUID ASSET TIERS

Your rate will change depending on current balance.

0.15% APY	1.01% APY	2.02% APY	3.04% APY
\$0.00-\$2,499.99	\$2,500.00-\$9,999.99	\$10,000-\$24,999.99	25,000.00+

Rates are subject to change.

COMMERCIAL ACCOUNTS

United Texas Business accounts will transition to ALLIANCE products. Commercial Credit Cards will transition to a new program. Please review our full Commercial account offering by scanning the QR code.



CREDIT CARD REWARDS

Your existing Credit Card rewards are being carried over to ALLIANCE!

BENEFITS

Existing Ultimate Checking account benefits will transfer to ALLIANCE!



FOR MORE INFORMATION ABOUT OUR ACCOUNTS,
PLEASE VISIT **ALLIANCECUTX.COM/LEGACYUTX**



MORTGAGE

Mortgage loans and payments will remain the same. You will continue to make payments through TruHome. During System Integration, you will still be able to make a payment from your ALLIANCE account. Automatic recurring mortgage payments will continue to draft out of your account uninterrupted.



COMMERCIAL LOANS

Your commercial loan will transfer over as-is. Commercial credit cards will be transitioning to our new Card Assets program.
[More detail to come!](#)



CONSUMER LOANS

Your payment portal for Personal and Auto Loans **is changing**. After System Integration, you will be able to make a payment through your Online Banking or in our Mobile App by selecting [Make a Payment](#) in the menu. Automatic recurring payments will continue to draft out of your account uninterrupted.



SKIP-A-PAY

Skip-A-Pay will remain available to eligible members who have made 3 consecutive and on-time personal or auto loan payments.

Haven't heard? ALLIANCE offers Skip-A-Pay allowing our members to skip a Personal or Auto loan payment up to twice a year!



CREDIT CARDS

Your payment portal for Credit Cards **is changing**. After System Integration, you will be able to make a payment through your Online Banking or in our Mobile App by selecting [Make a Payment](#) in the menu.

GENERAL

When is the System Integration happening?

5:30pm Friday, October 30 - Sunday, November 1, 2026

What is the System Integration?

It is the next milestone in bringing all United Texas Credit Union member accounts fully onto ALLIANCE's systems.

Will my money be safe during the System Integration?

Yes! Your money is secure!

ACCOUNTS

Will my account stay the same?

Yes, the majority of accounts will remain the same. To review a full breakdown of our accounts, please visit: alliancecutx.com/legacyutx

Will my account number(s) change?

No, your account number(s) will remain the same.

Will I receive new account documents?

Only members holding IRA and/or HSA accounts will receive new documents.

Will my transaction history be available?

Transaction history dating back 10 years will transfer.

Will my direct deposits continue without interruption?

Direct deposits are expected to continue without interruption.

CARDS

Will my debit and credit cards still work?

During System Integration, we recommend having a backup payment method.

Please plan ahead to prevent daily spending interruptions.

Please review page 7 of this guide for our recommendations.

When should I begin using my ALLIANCE debit/credit card?

Begin using your ALLIANCE debit/credit card on Monday, November 2.

When will I receive my new card?

Your new VISA debit or credit card will arrive in the middle of October. If you have not received your new card by **November 16**, please contact us by calling:

800-687-4328

When should I activate my new card?

We encourage you to activate your new card when you receive it.

You will not be able to use it until November 2.

Will my pin change?

During the activation of your new card(s), you will be required to create a new PIN.

Will my recurring credit/debit card payments transfer automatically?

No, your new card(s) will have a new number. Bills, subscriptions, and anything tied to your United Texas cards will need to be re-linked to your new card(s).

ONLINE BANKING & MOBILE APP

Can I still use the United Texas Mobile App?

Continue using the United Texas Mobile App until 5:30pm Friday, October 30. During the System Integration, United Texas Online Banking and the Mobile App will be unavailable. Beginning November 2, access your accounts through ALLIANCE Online Banking or the ALLIANCE Mobile App.

How do I log into Online Banking after the System Integration?

Your United Texas Online Banking username will remain the same, but you'll need to create a new password. Visit alliancecutx.com, click **Login**, then select **Forgot Password** and follow the prompts. If you've forgotten your username, select **Forgot Username**. **It is important to make sure that your contact information is correct in your account to prevent login issues.**

Will my Username & Password change?

Your United Texas Online Banking username will remain the same, but you'll need to create a new password. Visit alliancecutx.com, click **Login**, then select **Forgot Password** and follow the prompts. If you've forgotten your username, select **Forgot Username**. **It is important to make sure that your contact information is correct in your account to prevent login issues.**

Will I need to re-enroll in Online Banking?

No, but you will need to create a new password to access your accounts.
Please review Q&A above.

Will I still be able to use Remote Deposit?

After System Integration: Yes, in the ALLIANCE Mobile App, find the Deposit button at the bottom bar on your screen and follow the prompts to complete your deposit.

Will Bill Pay still work?

Yes, Bill Pay is expected to continue without interruption.

Will I lose my scheduled transfers or Bill Payments?

Scheduled transfers between United Texas accounts and Bill Pay payments made from your account are expected to continue without interruption. *Continued >*

Transfers from external accounts and bills paid by debit or credit card will not transfer and will need to be reconnected. Please monitor your account for 48 hours after System Integration to ensure all payments have processed.

ACCESSING MY MONEY

Will branches be open during the System Integration?

All San Antonio, Boerne, and Fort Worth branches will be closed Saturday and Sunday and will resume normal hours on Monday, November 2.

Our Contact Center will be available

Friday & Saturday, 7:30am - 9:00pm & Sunday, 7:30am - 5:00pm

Should you need assistance during System Integration, text us: 806-798-4607, call us: 800-687-4328

Will ATMs still work?

Non-UTX/ALLIANCE ATMs will be accessible for withdrawal only.

Will I be able to access my money during the System Integration?

Our system will be down during the integration process. This means account balances will be unavailable, and some card transactions may not post.

Please review page 7 of this guide for our recommendations.

Will there be any service interruptions?

Yes, please expect a service outage and refer to [page 7](#) for more information.

Can I use my checks?

Your checks will continue to clear, but we request that you stop using your United Texas Credit Union checks, Saturday, October 31, 2026. To order your ALLIANCE checks, please call us at 800-687-4328.

PRODUCTS & BENEFITS

Will I be eligible for all ALLIANCE member benefits?

Yes! Member Benefits are subject to qualifying criteria. For more information about all of our benefits, please review the ALLIANCE Benefits page on our website. alliancecutx.com/alliance-benefits

Will my loan change?

Your loan terms, payment, and servicing will all continue as normal.

Will my certificates or savings accounts change?

Certificates will transfer as-is. Some savings accounts will transfer to new product types.

Please review page 9 for more information.

Who do I contact if I have questions?

Contact ALLIANCE Credit Union by:

Text 806-798-4607

Calling 800-687-4328

Email member.service@alliancecutx.com, or visit
your nearest ALLIANCE Credit Union branch.



Contact Center Hours:

System Integration Weekend Hours | Fri.-Sat., 7:30am - 9:00pm | Sun., 7:30am - 5:00pm

Normal Business Hours | M-F 7:30am to 9pm, or Sat., 8am to 1pm

For the latest System Integration information, visit alliancecutx.com/legacyutx.

NO ACTION NEEDED!

- Your account numbers will remain the same.
- Direct deposits are expected to continue without interruption.
- Automatic ACH payments are expected to continue uninterrupted.
- Mortgage servicing remains the same.
- Existing loan terms do not change.

DIGITAL BANKING WILL BE TEMPORARILY UNAVAILABLE

Our systems will be down beginning 5:30pm Friday, October 30 - Sunday, November 1. Employee and member access to account information will be down until systems resume Monday, November 2.

This includes access to our Online Banking, Mobile App, and our ATMs.

DEBIT & CREDIT CARDS

During System Integration, we recommend having a secondary payment method available. P2P payments such as Venmo, Zelle, PayPal, and Apple Cash will be accessible up to \$500 a day.

Please be aware of your account balance prior to System Integration and understand if you spend more than your account balance during System Integration, you will be responsible for paying back the over-drafted funds plus applicable fees.

We highly recommend having cash on hand or another form of payment ready.

Please review page 7 of this guide for our recommendations.

NEW ALLIANCE CARDS

Your new ALLIANCE debit and credit cards can be used beginning Monday, November 2.

PREPARATION IS KEY

If possible, complete important banking tasks before October 30. Withdraw some cash and/or utilize alternate payment methods for bills and upcoming weekend expenses. **Plan ahead.**

Please review page 7 of this guide for our recommendations.

SERVICES RESUME

Most services will resume on Monday, November 2. Our team will be ready to assist you and answer any questions you may have. **Please monitor your accounts closely and allow until end of day Wednesday, November 4, (48 hours after System Integration), before contacting us about account discrepancies.** During this time, weekend transactions may still be pending, and duplicate transactions will be automatically reconciled.

We know this process may cause temporary inconvenience, and we sincerely appreciate your patience.

MEMBER BENEFITS

Personal, Home, & Auto Insurance

We have partnered with **TruStage** to provide our members with a full suite of coverage options for Life Insurance, Auto & Property Insurance, and AD&D Insurance.

Trust & Will Preparation

We have partnered with **Trust & Will** to provide our members with affordable and convenient Estate planning options with will preparation starting at \$159 with our ACU discount.

Tax Preparation Discounts

Enjoy annual discounts with **H&R Block** and **TurboTax** through ALLIANCE.

ALLIANCE Stars

We offer special services for champions of service in all of our communities.

Are you an ALLIANCE Star?

For People, Not Profit

We're a not for profit financial cooperative. Whatever profits we make go back to members in the form of higher dividends, lower rates, and better access through improved technology.

Skip-A-Pay

Eligible members can skip an auto or personal loan payment up to TWICE a year!

Vehicle & Financial Protection

ALLIANCE has partnered with DOWC to offer Vehicle & Financial Protection that provides peace of mind!

Privately Insured

Thanks to our member-owners, your share accounts are protected up to \$500,000 per account with ASI and ESI. This is an additional \$250,000 in coverage per account than what UTX members currently receive.



Learn more about our
Member Benefits!



RECOGNIZING OUR COMMUNITY'S EVERYDAY HEROES

We go above and beyond to serve those who serve our communities. Through our **ALLIANCE Stars** program, we provide extra perks and appreciation for:

- Veterans & Active-Duty Military
- Law Enforcement & Retirees
- Fire Rescue & Retirees
- Educators
- Healthcare Workers
- Pantex Employees
- United States Postal Service Employees & Retirees

If you're one of these everyday heroes, you deserve more than a thank-you, you deserve a financial partner who honors your service.

BENEFITS INCLUDE:

- Receive \$500 off home loan closing costs when you finance your mortgage with ALLIANCE.
- Get a \$50 Amazon e-gift card when you purchase or refinance your vehicle of \$10,000 or more.
- Earn a \$50 Amazon e-gift card after receiving your first direct deposit from a qualifying employer group. (If direct deposit is not available through your employer, this benefit does not apply.)
- Enjoy a 0.50% rate reduction on consumer loans. (Rate cannot go below floor rates; this discount cannot be combined with other rate promotions.)
- Receive a 0.30% rate increase on standard certificate rates.

*The value of this bonus may constitute taxable income to you. Bonus may be taxable as interest and reported on IRS Form 1099-INT. Please consult your tax advisor concerning the reporting or bonus payments as interest on accounts.



Find out if you qualify for
ALLIANCE Stars!

SCHEDULE OF FEES

ADMINISTRATIVE & ACCOUNT STATUS FEES

Bad Address	\$5.00/Month
Legal Action Fee	\$100.00/Request
Negative Balance	\$3.00/Day (excluding Sundays & Federal Holidays)

CARD & ELECTRONIC TRANSACTION FEES

Card Payment Processing	\$5.00/Request
Card Replacement	\$5.00/Card
Card Replacement - RUSH	\$25.00/Card
Cash Advance - Member	\$5.00/Advance
Cash Advance - Non-Member	2.00% of advance amount minimum of \$5.00
VISA Gift Card	\$3.00/Card

CHECK & PAYMENT SERVICES

Cashier's Check	\$2.00/Check
Check Copy	\$3.00/Check
Check Printing	Prices vary based on style
Credit Union Check	\$1.00/Check
Domestic Wire - Outgoing	\$20.00/Transfer
International Wire - Outgoing	\$35.00/Transfer
Money Order	\$1.00/Money Order
Stop Payment (Check or ACH)	\$20.00/Request

CHECKING ACCOUNT FEES

Commercial Checking	\$10.00/Month
Commercial Basic Checking	\$15.00/Month if daily balance falls below \$2,000
Revive Checking	\$10.00/Month
Ultimate Checking - Ruby Level	\$6.00/Month
Ultimate Checking - Sapphire Level	\$4.00/Month
Ultimate Checking (without e-Statements)	\$5.00/Month

DEPOSIT ACCOUNT TRANSACTION FEES

Excess Debit - Liquid Asset	\$25.00/Transaction after six (6) per month
Excess Debit - Money Market	\$10.00/Transaction after six (6) per month
Excess Debit - Savings	\$1.00/Transaction after six (6) per month

GENERAL ACCOUNT SERVICES

Account Closure	\$20.00 if account closed within 90 days
Account Reconciliation/Research	\$20.00/Hour and \$20.00 minimum charge
Paper Statement	\$3.50/Statement
Statement Copy	\$3.00/Copy

OVERDRAFT & RETURNED ITEM FEES

***Courtesy Pay	\$24.00/Item (each submission/resubmission)
Deposit Item Return	\$5.00/Item
Non-Sufficient Funds (NSF)	\$24.00/Item (each submission/resubmission)
Returned Item	\$5.00/Item (each submission/resubmission)

SAFE DEPOSIT BOX FEES* *Available at select branches only***

3x5	\$20.00/Year
3x10	\$30.00/Year
5x10	\$50.00/Year
10x10	\$75.00/Year
Key Deposit	\$10.00
Drilling Fee	\$275.00

***ASI/ESI does not insure safe deposit box contents.**

****Safe Deposit Boxes are available at the following branch locations:**

- 5500 UTSA Boulevard | San Antonio, TX 78249
- 7318 Louis Pasteur | San Antonio, TX 78229
- 2595 Polaris Drive | Fort Worth, TX 76137

*****Courtesy Pay Service Changes:**

- Direct Deposit Required
- Up to \$1000.00 coverage
- \$24 Fee Per Item | Fee waived for overdrafts under \$16

American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get their money. Members' accounts are not insured or guaranteed by any government or government-sponsored agency.



Effective Date: November 1, 2026

ALLIANCE Credit Union
PO Box 64970
Lubbock, TX 79464