

Welcome to **BrightBridge.**

A conversion guide for
Arrha members.



Take a look inside for important
information regarding the
upcoming systems conversion.



John J. Howard
President & CEO

Welcome from the CEO



Hi everybody,

In January, BrightBridge Credit Union and Arrha Credit Union officially came together to become your financial institution. Since then, we've been working hard as OneTeam to combine our strengths and continue providing you with exceptional service. This August, we're taking the final step by fully integrating our systems to create one seamless banking experience for all members.

During the weekend of August 1, 2026, we will complete our core systems conversion, bringing all former Arrha members onto the BrightBridge banking platform. This transition allows us to serve you more effectively with enhanced tools and features, and provides a more connected, consistent experience whether you like to visit us in a branch, website or on our mobile app.

We know changes like this can raise questions and supporting you through this transition is our top priority. Our team has been working hard behind the scenes to make this process as smooth as possible, and we're committed to keeping you informed and confident every step of the way.

This booklet is designed to help you navigate what's ahead. Inside, you'll find key dates, details about your accounts, information about online and mobile banking, and simple steps to take before, during, and after the conversion. We've also included helpful tips and contact information so you can easily reach us if you need any assistance.

This is such an exciting time for all of us! By coming together as one, we're able to offer exciting new services and an even stronger commitment to the personalized financial support you deserve.

Thank you so much for being part of our credit union family. I look forward to our bright future together!

Sincerely,

A handwritten signature in black ink that reads "John J. Howard".

John J. Howard
President & CEO

BrightBridge Credit Union

Important conversion information

Since Arrha Credit Union and BrightBridge Credit Union became one institution, we've been thoughtfully planning and integrating our systems. From Friday, July 31, 2026, through Sunday, August 2, 2026, our final systems conversion will take place. Once this process is complete, our full suite of products and services will be available to all members.

This includes:

- Safe and convenient online account opening and loan applications
- Online and mobile banking experience with consistent features, smoother transactions and enhanced tools for business banking
- Flexible overdraft coverage options to help you manage your account with confidence
- A local Member Support team available via phone, chat and video
- No more monthly maintenance fees on checking accounts

We hope you take advantage of these services and all the benefits that come with your BrightBridge membership!

Kayla Kocsany

West Springfield
Branch Manager



Information about your accounts

Member number

One of the most important components of this conversion is your BrightBridge Credit Union member number. Arrha did not previously use member numbers, so this will be a new identifier for you.

Your assigned member number is included in a separate letter enclosed with this booklet. After the conversion is complete, this number will be used to enroll in and access online and mobile banking. Please keep your member number in a safe place for future reference.

Any preauthorized transactions including existing automatic payments and deposits will continue to be processed as usual.

Statements

Your statements will include activity from the prior calendar month. While statements will have a new look, they will still provide the same important information about your accounts. Please note that images (such as check or deposit images) will no longer be included with your statements. All members will receive a paper statement for the month of July.

As a courtesy, paper statement fees will be waived until November, giving you time to sign in to digital banking and update your statement preference to electronic statements and avoid the fee moving forward.

Due to the conversion, your past transaction history will not be available when you first log in to online or mobile banking. Please reference your statements for prior transaction details. Transaction history will be available in online and mobile banking from August 1 forward.

If you have a mortgage loan and/or fixed home equity loan, you will receive a separate statement specifically for your mortgage.

Consumer Loans (not including Residential Mortgage or Fixed Home Equity Loans)

As referenced above, you will receive your new member number which defines your membership with BrightBridge, however, your specific loan account number will not change.

Information about your accounts cont.

For members who mail payments, please update the mailing address to:

BrightBridge Credit Union
P.O. Box 909
North Andover, MA 01845

Please use this address for any mailed payments. Automatic loan payments from your new BrightBridge checking or savings account to your BrightBridge loan will transfer over to the new system (**this does not include payments to mortgages through online and mobile banking**). If you have a previously scheduled payment originating from another financial institution, that payment will continue to be processed. For faster processing, please make sure to update the payee's name to BrightBridge Credit Union with any third party online bill payer services.

Credit card account holder(s):

If you have a credit card or other credit account, you may continue to manage and service your account as you do today. Additional details will be shared with credit account holders at a later date as we prepare for branding updates and enhanced card service and security features.

Home Equity Line of Credit

Please contact your insurance agent to update the mortgagee clause to:

Hazard Insurance
BrightBridge Credit Union, ISAOA, ATIMA
500 Merrimack St
Lawrence, MA 01843

Flood Insurance
BrightBridge Credit Union, ISAOA/ATIMA
P.O. Box 150
Northville, NY 12134

Scheduled transfers and payments

All scheduled recurring transfers and payments between your BrightBridge accounts and loans to or from another financial institution (**NOT including Mortgages or Fixed Home Equity Loans**) will continue to process after the conversion. New recurring transfers should be set up prior to Thursday, July 30. You will not be able to set up new transfers between Thursday, July 30 and Sunday, August 2.

Deposit accounts

During the conversion weekend, all checking and savings accounts will be converted to one of the accounts listed below. You do not need to take any action; this will be done automatically. Please reference the Truth in Savings disclosure for account features and details.

Current account	New BrightBridge account name
Arrha Membership Savings	Membership Savings (Main Share) Account
Arrha Savings Account	Savings (Share Savings) Account
Summer Share (Club)	Vacation Club
IRA Savings Account	IRA Share Savings - Traditional
Money Market Share Account	High Yield Money Market
Share Draft	Basic Checking
Arrha Purple Checking	Basic Checking
Business Share Draft	Business Checking 300
Business Money Market	Business Money Market
Interest Checking	Kasasa Cash Checking
Arrha Plus Checking	Kasasa Cash Checking
Student Checking	Kasasa Cash Back Checking
Arrha Premium Checking	Kasasa Cash Back Checking

Privacy and Disclosures

To review BrightBridge's privacy policies and disclosures, please visit:
brightbridge.com/privacy-and-disclosures

Information about your accounts cont.

Kasasa Cash Back Checking features

- You can receive 3.00% cash back on up to \$300.00 in debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle
- A maximum of \$9.00 cash back may be earned per monthly qualification cycle
- We will refund up to \$25.00 in ATM fees assessed at nationwide ATMs we do not own or operate
- **No monthly maintenance fee or minimum balance**

Basic Checking features

- **No monthly maintenance fee or minimum balance**

Interest Checking features

- Earn interest
- **No monthly maintenance fee or minimum balance**
- Up to \$10.00/month ATM fee reimbursements if average daily balance of \$1,000.00 is maintained

You may continue to use your existing checks with the Arrha routing number.

When you need to reorder, your new checks will include BrightBridge's routing number: **211384926**.

While the Arrha routing number will continue to work, we encourage you to primarily use the BrightBridge routing number after the weekend of August 1.

Please continue to use your existing ATM/Debit cards. You will be reissued a new BrightBridge branded card later this year.

Please visit brightbridge.com/checking for full details on checking account options.

Certificates of Deposit

Certificates of Deposit will earn dividends based on the average daily balance method.

Changes in fees

As of January 1, 2026, most fees have been brought down or eliminated entirely.

These fees have been Lowered:

<u>Description</u>	<u>Fee before 1/1/2026</u>	<u>Fee after 1/1/2026</u>
Official Check over 65	1 free per day/ \$6.00 each additional	1 free per day/ \$5.00 each additional
Courtesy Pay Fee	\$29.00 per item	\$28.00 per item (19/65 members \$5.00/item)
Domestic Wire (outgoing)	\$30.00 per wire	\$25.00 per wire
Insufficient Funds	\$29.00 per item	\$28.00/item (19/65 members \$5.00/item)
Official Check	\$6.00 per item	\$5.00 per item
Share Draft Overdraft Protection Transfer Fee	\$10.00 per item	\$5.00 per day
Stop Payment (each) ACH, Check, Bill Pay, Official Check	\$30.00 per item	\$25.00
Uncollected Funds	\$29.00 per item	\$28.00 per item
Return Deposit	\$7.14 per item	\$5.00 per item
Account Reconciliation (1-hour minimum)	\$40.00/hr	\$20.00/hr
Research Fee (1-hour minimum)	\$30.00/hr	\$20.00/hr
Paper Statement Fee	\$5.00	\$2.00

Changes in fees

This fee Stayed the Same:

<u>Description</u>	<u>Fee before 1/1/2026</u>	<u>Fee after 1/1/2026</u>
Inactive Account Fee	\$5.00/month	\$5.00/month

Only a couple of fees have Increased:

<u>Description</u>	<u>Fee before 1/1/2026</u>	<u>Fee after 1/1/2026</u>
International Wire (outgoing)	\$45.00	\$50.00
Legal Item(s), Tax Levy, Child Support Levy	\$40.00 per item	\$100

And these fees were Eliminated!

- Copy of Paid Share Draft
- Copy of Statement Activity
- Invalid Address Fee/Returned Mail (Monthly)
- IRA Trustee Transfer
- Notary
- Photocopies/Fax (per page)
- PIN Re-Issue (per PIN)
- Safe Deposit Box late payment (per month)
- Share Balance under \$25.00 membership or all
- Tax Form Copy
- Collection Item
- Deposited checks drawn on member and returned unpaid
- Cash Advance VISA
- Closed Account (within 6 months of new membership opening)
- Club Account withdrawal before disbursement
- Over the Phone Transfers

What to do before conversion

All members

Make sure the phone number on your account(s) is correct by **Monday, July 27**, to ensure easy access to online and mobile banking. You can update your information online, in the Arrha mobile app or by visiting a branch. Please make sure that you know your current Arrha online and mobile banking username and password. You will need them to log in to BrightBridge's systems.

After the conversion, your past transaction history will not be visible in online or mobile banking. However, you will be able to reference your transactions through 24 months of eStatements, located in the "Accounts" menu in BrightBridge online or mobile banking. Your new transaction data will start on Monday, August 3, after the conversion is complete, and will include any transactions after August 1. New recurring transfers should be set up prior to Thursday, July 30. You will not be able to set up new transfers between Thursday, July 30 and Sunday, August 2.

Important: If you use a money management tool like Quicken or QuickBooks and would like to keep a history of your transactions, you will need to download and export your data from online banking **before 5:00 p.m. on Thursday, July 30**. To export, log in to online banking and select the account that has the data you want to export. Click "More Actions" then "Export Transactions" and in the "Format" bar, choose a file format from the drop-down menu.

Bill Pay

Please set up any new payments before Wednesday, July 29. You will not be able to set up new payments between Thursday, July 30, and Sunday, August 2, but all scheduled payments will be processed for those dates as normal.

What to do during conversion weekend

Important dates to remember	
On or before Thursday, July 30	<ul style="list-style-type: none">• Make sure your contact information is up to date• Make sure you are familiar with your online and mobile banking username and password• Schedule any bill payments or transfers that are due before Saturday, August 1• If you use a money management tool like Quicken or QuickBooks and would like to keep a history of your transactions, you will need to download and export your data from online banking before 5:00 p.m. on Thursday, July 30
Saturday, August 1 - Sunday, August 2	Conversion weekend: <ul style="list-style-type: none">• Our branches will open for regularly scheduled hours on Friday, July 31. Branch team members will be available on Saturday, August 1 for general inquiries only• Online and mobile banking will not be available from Friday, July 31 at 6:00 p.m. until Monday, August 3 at 8:00 a.m.
Monday, August 3	All systems and branches will resume normal operations

You may access funds in the following ways:

- Withdraw cash (\$500.00 of your available balance) and make purchases (\$500.00 of your available balance) daily with your ATM or debit card at any of the 40,000 surcharge-free CO-OP ATMs in our network. (These daily limits reset each afternoon at 4:00 p.m., not at the end of the business day or at midnight.)
 - *For CO-OP ATM locations, please visit brightbridge.com/locations*
- As of August 1, 2026, Arrha will be part of the Accel, CO-OP and Visa ATM networks. These networks give broad, reliable access to ATMs nationwide. As part of this change, you will no longer have access to the SUM network or certain ATMs within the NYCE network.

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- Please remember that while BrightBridge does not charge a fee for ATM withdrawals, other financial institutions may assess a surcharge. If a surcharge applies, it will be clearly disclosed on the ATM screen before you complete your transaction, and you will have the option to cancel without incurring a fee. Specific to our network change, after August 1, 2026, if you use a SUM or NYCE ATM, you may incur a surcharge fee charged by the local ATM provider.

You will experience fee-free transactions at ATMs in the CO-OP network and at BrightBridge-owned ATMs.

- *These daily limits reset each afternoon at 4:00 p.m., not at the end of the business day or at midnight*
- Use your credit card.
- Write checks to pay bills.

Important: During conversion weekend, members will not be able to perform transactions through online and mobile banking. Our branches will be open for regularly scheduled hours on Friday, July 31. Branch team members will be available on Saturday, August 1, for general inquiries only.

Michael J. Kelley

Mortgage Loan Originator
NMLS# 531261



What to do after conversion

If you're setting up a new ACH transaction (direct deposit, electronic payment, etc.) please use BrightBridge's routing number (211384926) and your existing account number.

Transactions

Transactions that took place over the weekend will populate in your transaction history throughout the day on Monday, August 3. Transaction history from before August 1 will not show in transaction history in online or mobile banking but can be viewed on your July 2026 statement.

Credit Cards

Log in to online or mobile banking to access your credit card portal. For customer service, please use the customer support center detailed on your credit card. You may continue to use your Arrha credit card after conversion. A formal credit card conversion will be conducted at a later date.

Accessing Online and Mobile Banking

Visit brightbridge.com and save as a new bookmark. To access mobile banking after conversion, simply download the BrightBridge mobile app from your app store by searching "BrightBridge CU."

For further information on accessing online and mobile banking, view the instructions on Page 14.

Bill Pay

Once you've logged in to online or mobile banking, you will be able to continue paying your bills online. Click the "Transfers and Bill Pay" tab and select "Bill Pay" (or tap the "Bill Pay" icon in the mobile app). All of your scheduled payments and payees will be available. You will have access to six months of bill pay history by Saturday, August 15.

Bill Pay cont.

There may be a delay between when you are able to access online and mobile banking and when you can access Bill Pay. If you log in to online or mobile banking and don't see your Bill Pay information, please allow up to 48 hours for the system to update.

As your Bill Pay services transition to BrightBridge's platform, existing eBill connections will be disabled. Once the conversion is complete, you will be able to reestablish your eBill connections within BrightBridge's online banking system. Please note that some billers require longer processing times, and it may take up to three months for certain eBills to become available. During this time, you may continue to make payments to these billers using manual Bill Pay.

Payment date using Bill Pay

There is an update to the date you see payments leaving your account. Debits will now be made to your account on the "Send On Date" (date the payment is sent to the payee) instead of the "Deliver By Date" (the date the payment is received by the payee). This may impact how you manage your budget, so please make note.



Jill Fox

Business Development Officer

Online and Mobile Banking

To access the mobile app, delete your current Arrha app, search “BrightBridge CU” and download the BrightBridge mobile app to your Apple or Android device.

When you log in to BrightBridge’s online or mobile banking platforms for the first time after the conversion, you will enter your current Arrha username and password. Then, you will be prompted to create a new password which will be used going forward. You do not need to set up a new username. Your username and new password combination works to access both BrightBridge online banking and the mobile app. If your Arrha account number is your online/mobile banking username, you will enter your username exactly as you did for Arrha’s system.

To retrieve your username you will need to enter your new member number which is enclosed with this packet.

Online and Mobile Banking device and browser support

BrightBridge’s online and mobile banking supports the following browsers and devices:

- **Google Chrome:** Latest 2 versions
- **Google Chrome for Android:** The current device operating system browser
- **Firefox:** Latest 2 versions
- **Microsoft Edge:** Latest 2 versions
- **Safari:** Latest 2 major versions or only the latest one version if it’s over one year old
- **Safari for Mobile iOS:** The current device operating system browser
- **Windows:** Versions that are still supported by Microsoft and support a browser listed above
- **OSX:** Versions that are still supported by Apple and support a browser listed above
- **Android:** v12.0 and above
- **iOS:** iOS and iPad 17 and above

You will notice some differences in how your information appears in online banking:

All of your accounts will display a member number and ID format. This will be the member number that you receive in the mail. To see your account number for electronic payments, click on the account and view "Account Details" in online banking or "Show Details" in the mobile banking app.

Once you are on BrightBridge's system, you will be able to reestablish your eBill connections. Some billers take longer than others to set up new eBill connections, and it may take up to three months for eBills to become available. Until then, you can continue to make payments using manual Bill Pay in online banking.

Your current scheduled transfers and external transfer accounts will be accessible in the "Transfers" section.

Your prior transaction history will not be available. It will begin to populate with transactions you made from August 1 forward. If you previously had eStatements, you may access up to 24 months of statements from within online banking.

Your account nicknames, hidden account settings and alerts will not carry over. You will need to recreate alerts starting on August 3.

Desktop Instructions

1. Go to Brightbridge.com, click Login, then Register.
2. Select either Register to my Individual or Business account.
3. Review Online Banking Agreement, select Agree then click Continue.
4. Complete all fields to Confirm Your Identity. (Your new member number is enclosed in this packet.)
5. Verify Your Identity by selecting the method you wish to receive your MFA verification code. Click Continue.

(continued on next page)

Online and Mobile Banking (continued)

6. Enter the MFA code on the next screen.
7. Create Username. Must be between 8 and 60 characters in length.
8. Create your password. The password must be at least ten characters in length, contain at least one lowercase letter, one uppercase letter, one special character and one number.
9. To enroll in EStatements, check the box and click continue to be presented with the electronic disclosure.
10. If not, just click continue and you will be brought to the next step.
11. Once successfully registered you can start viewing accounts, customizing settings, update your profile and start transacting on your accounts.

Mobile Instructions

1. Download the BrightBridgeCU app from your app store.
2. Click Register a New Account.
3. Select Register to my individual or business account.
4. Review Online Banking Agreement, select Agree then click Continue.
5. Complete all fields to Confirm Your Identity. (Your new member number is enclosed in this packet.)
6. Verify Your Identity by selecting the method you wish to receive your MFA verification code. Click Continue.
7. Enter the MFA code on the next screen.
8. Create Username. Must be between 8 and 60 characters in length.
9. Create your password. The password must be at least ten characters in length, contain at least one lowercase letter, one uppercase letter, one special character and one number.
10. To enroll in EStatements, check the box and click continue to be presented with the electronic disclosure.
11. If not, just click continue and you will be brought to the next step.
12. After clicking Continue, onboarding pages will display offering members the option of using Biometrics (FaceID or Fingerprint).
13. Once successfully registered you can start viewing accounts, customizing settings, update your profile and start transacting on your accounts.

Member support

How to get help

If you have questions before, during or after conversion, please do not hesitate to contact us at **(800) 356-0067**. Our Member Support team is ready to answer any questions you may have.

Call Center extended hours

- **Thursday, July 30:** 8:00 a.m. - 6:00 p.m.
- **Friday, July 31:** 8:00 a.m. - 7:00 p.m.
- **Saturday, August 1:** 8:00 a.m. - 2:00 p.m.
- **Sunday, August 2:** Closed
- **Monday, August 3 - Friday, August 7:**
8:00 a.m. - 7:00 p.m.

Visit brightbridge.com/conversion for updates and information

Alison Harland

VP Operations
and Branch Administration





- Amesbury
- Bridgewater
- Brookline
- Danvers
- Dorchester
- Fairhaven
- Hanover
- Haverhill
- Lawrence
- Marlborough
- Methuen
- North Andover
- Plastow, NH
- Plymouth
- Quincy
- Seabrook, NH
- Tewksbury
- Waltham
- Worcester
- Enfield, CT
- Springfield (2)
- West Springfield

(800) 356-0067
brightbridge.com



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