



# FAQs

## WHY IS OUR NAME CHANGING?

For decades, New England Federal Credit Union (NEFCU) and Vermont State Employees Credit Union (VSECU) have been committed to a remarkably similar vision of creating a world where banking is a source of financial strength, great member service, and making a positive difference in the lives of all those we serve. That's why when our organizations came together, the goal was always to determine the right name for our singular, unified brand that leans into the strength of both legacies. *EastRise* helps us do just that and represents a bright new day for our credit union.

## WHY IS THIS BRAND CHANGE HAPPENING NOW?

Brand changes typically take between 12 and 18 months. After the merger of our organizations was solidified at the beginning of 2023, we set out on a year-long process to understand what matters most to our collective audiences. This approach included extensive market research, analysis of Vermont's competitive landscape in the financial industry, and insights from member and employee focus groups. What became clear during this process was that to move forward as one unified credit union, we had to find a name where everyone could see themselves reflected, today and the future.

## IS THE CREDIT UNION BEING SOLD OR ACQUIRED?

Neither—this is the final chapter of our conversion. We're the same, local people you know and trust, now with an even bigger, unified mission. We are 100% invested in you and our communities, and this rebrand will only make us stronger.

## WHAT DOES EASTRISE MEAN?

The name EastRise is packed with meaning—it evokes a sense of place grounded by our strong local roots, lit by optimism, and inspired by the powerful promise of a new day and fresh beginnings for our members. Our new name is a proud reflection of our Vermont roots and deep commitment to helping our people and communities rise to their fullest potential.

## WHAT DOES THE TAGLINE "ALL THE DIFFERENCE" MEAN?

It's pretty simple: we deliver things to our members that only a true local partner could—with care, commitment, and close attention to detail. And that makes all the difference. Inspired by our region and the poetry of Vermont's very own Robert Frost, it communicates a core mindset in just three words. As a member-owned financial cooperative, we put people's needs before bottom-line profit, pairing big-bank capabilities with a small-town heart and soul to make a real impact.

## WHAT IS CHANGING?

We now have one unified brand! You'll see our new name, logo, look and feel everywhere our brand lives—from our website and mobile banking to our branches and advertising.

## WHAT IS NOT CHANGING?

Our commitment to delivering exceptional, personalized experience day-in and day-out will always remain the same. The faces you see inside our branches and all your account information will remain the same. We simply have a new name and a look that better represents the purpose-driven spirit of the credit union we've become.

## WHERE AND WHEN WILL I SEE OUR NEW BRAND SHOW UP?

Over the summer, our teams will be working to update all current NEFCU and VSECU branding inside our branches to the new EastRise name, look, and feel. In September, we'll introduce the new brand to our broader communities with a newly redesigned website, refreshed mobile banking experience, social channels, and advertising.

## HOW WILL THIS AFFECT ME AS A MEMBER?

The new brand won't change anything about your banking experience with us. You'll still access your accounts, our services, and member service representatives the same way. If you visit our branches, you might notice some activity taking place throughout the summer as we update signage, but we will do our best to mitigate disruption during the transition.

## WILL THESE CHANGES IMPACT THE DIGITAL OR IN-PERSON SERVICES I USE?

For the time being, all our services will continue as they do today. In September, we will be introducing a new online and mobile banking experience that reflects the new, unified EastRise brand. Your login username and password will remain the same, and we will reach out to provide more information as we get closer to the date.

## IS THE NEW BRAND GOING TO AFFECT MY ACCOUNTS OR CARDS?

No. The new brand will not impact your account in any way. Your account numbers will remain the same and you will be able to continue using your cards and checks with the NEFCU or VSECU logos on them. When it comes time for you to order new checks, you'll receive them with the same account and routing number but a different name on the check; EastRise. You'll continue to use your current NEFCU and VSECU branded cards until they expire, at which time we will send you a newly designed card with our EastRise logo. We will not mass issue new checks or cards.

## WHAT WILL HAPPEN TO NEFCU AND VSECU?

Transitioning to a new name for our combined credit union is the final chapter of our merger conversion. Once the EastRise name is introduced to the general public in September, both NEFCU and VSECU will cease to exist as branded entities, while the spirit and history of both comes to life through our new EastRise identity and name.

## HOW DID WE COME UP WITH THIS NAME?

Our new name was created through a very thorough, data-driven process that took over a year. This included a discovery phase, extensive research, and input from different groups of people, including credit union members, employees, board members, and consumers who are not members. We also researched our competitors in the Vermont banking landscape to predict how a new name would do in the marketplace and ran names through various testing to see if it was already owned. Ultimately, our goal was to find a name that unified our brands, built on our respective legacies at NEFCU and VSECU, and better reflected our entire membership.

## WHAT IF I HAVE MORE QUESTIONS?

Please reach out to us! We're excited for the future and as always happy to answer any questions you may have. Call us or stop by one of our branches.

