

WELCOME

Transition Guide

Information About Your Accounts



WELCOME TO Justice Federal Credit Union



We are excited to welcome you to our Justice Federal family.

Over the coming weeks, the sign on the door of your credit union will change but what you love about your credit union will not.

Justice Federal Credit Union is one of the nation's largest credit unions exclusively serving the justice, law enforcement and public safety community. With assets of over \$1Billion, Justice Federal is safe and sound.

We hold the security of your financial information as our top priority, and we continue to adopt leading-edge solutions and practices to keep your data safe and secure.

As a Justice Federal Member, you will continue to be greeted and served by many of the same dedicated staff you already know and trust when you visit the Miami branch. In addition, you will have access to a broader array of products and services, robust digital banking technologies with BillPay, remote deposit, online account opening and loan application, and so much more!

- * **More banking locations and ATMs throughout the nation**—20 Justice Federal Branches, in eight states and the District of Columbia, plus, over 5,600 Co-op Shared Branches, and over 135,000 surcharge-free ATMs nationwide
- * **More financial solutions**—Multiple checking and savings options, including money market, certificates, and individual retirement accounts
- * **More lending options**—VISA® Credit Cards with Rewards, Consumer Loans, and Real Estate Loans

It all starts Tuesday, April 1, 2025, when the transition to Justice Federal Credit Union and the transfer of your Law Enforcement & Technology Federal Credit Union (LE&T) accounts and services are completed.

We will do everything we can to ensure a smooth road ahead.

Please take some time to review this Transition Guide, so you know what to expect as we move forward with the data conversion.

Welcome again!

A handwritten signature in black ink, appearing to read 'Mark L. Robnett'. The signature is fluid and cursive, written over a white background.

**Mark L. Robnett,
President & CEO**

Your Family Members, Friends, and Colleagues Can Join, Too!

Your family members, friends, and colleagues can take advantage of the products and services Justice Federal has to offer. Together you'll enjoy competitive savings and loan rates, as well as free and convenient online and mobile banking access.

**Together, you can make the most of what we have to offer
and build a stronger financial future.**

It Pays to Belong.

\$25 for You. | \$25 For Them.

When you refer a family member,
friend, or colleague for Membership.



*Existing Member: Must be 18 years of age, in good standing, and not have caused a loss to the Credit Union to participate in the referral promotion. New Member: Must establish a Share Savings or Young Savers Account with a \$5 minimum deposit, plus open one additional deposit or loan product. Share Savings Annual Percentage Yield starting at 0.10%. Young Savers' Annual Percentage Yield starts at 0.20%. Referral reward and "Welcome Bonus" will be disbursed within 30 days of the New Member establishing their relationship. All new accounts are subject to approval. Not all applicants may qualify for a loan. Some restrictions may apply. "Welcome Bonus" is considered interest and will be reported on IRS 1099-INT. Offer effective January 1, 2025. Justice Federal reserves the right to withdraw this offer at any time. See Representative for details.

Fast Forward: A Quick Look At What's Ahead

Right now.

Continue to bank as usual through 9:00 AM, ET on Monday, March 31, 2025.

The chart below details a timeline as to when and what services will be available so you may plan accordingly as Justice Federal integrates LE&T's operating systems, member accounts and services.

Services	Thursday March 27 - 31	Tuesday April 1	Wednesday April 2	Thursday April 3	Action Required
Miami Branch	8:30 AM – 3:00 PM, ET	Closed	8:15 AM – 5:00 PM, ET	10:00 AM – 5:00 PM, ET	
Justice Federal Contact Center	8:30 AM – 6:00 PM, ET	8:30 AM – 6:00 PM, ET	8:30 AM – 6:00 PM, ET	8:30 AM – 6:00 PM, ET	Call: 800.550.5328
Courtesy Pay	Available	Unavailable	Available	Available	Enroll Online: jfcu.org/DigitalBanking
eStatements	Available through 9:00 AM, ET, March 31, 2025	Unavailable	Available	Available	Enroll Online: jfcu.org/DigitalBanking
Mobile Banking	Available through 3:00 PM, ET, March 31, 2025	Unavailable	Available	Available	Download: Justice Mobile App
Digital Banking	Available through 3:00 PM, ET, March 31, 2025	Unavailable	Available	Available	Enroll Online: jfcu.org/DigitalBanking
BillPay	Available through 9:00 AM, ET, March 31, 2025	Unavailable	Unavailable	Unavailable	BillPay will resume After 3:00 PM, ET on April 5, 2025. Visit: jfcu.org/DigitalBanking
Remote Deposit	Available through 9:00 AM, ET, March 31, 2025	Unavailable	Available	Available	Download: Justice Mobile App
LE&T Phone/ Audio Banking	LE&T Audio Banking will be unavailable beginning March 27, 2025 at 7:00 PM, ET.	Unavailable	Available	Available	Call Contact Center: 800.550.5328
LE&T VISA Credit Cards	Available	Available	Unavailable	Use New VISA Credit Card	Activate & Use: New VISA Card
LE&T VISA ATM Cards	Available	Unavailable	Unavailable	Unavailable	Activate & Use: New VISA Debit Card for Access to Checking
LE&T Debit Card	Available	Unavailable	Use new VISA Debit Card	Available	Activate & Use: New VISA Debit Card

Quick Facts: Your Account Changes

On June 6, 2024, the National Credit Union Administration, NCUA, approved the merger of Law Enforcement & Technology Federal Credit Union with Justice Federal Credit Union.

Your membership opens the door to enhanced services and account options. Although every effort has been made to convert your membership with only a few modifications, you may notice some of your account details will change.

These “Quick Facts” outline key elements relating to your account relationship.

Your Member Number



IMPORTANT: New Member Number

To ease your account transition, your new Justice Federal Member number will be comprised of 9 digits. It will begin with “95” followed by zeros (as applicable) and end with your current LE&T member number.

Example:

LE&T Member Number: 12345 New 9-Digit Justice Federal Member Number: 950012345

Justice Federal ABA Routing Number is: 254074413

Your 14-Digit MICR Number/ACH Account Number

Your MICR Number, also referred to as an ACH Account Number, is a unique 14-digit number used for setting up and authorizing electronic payments.

To access your ACH/MICR Number:

- Log-in to Digital Banking by visiting jfcu.org
- Click on the account that you wish to use for Direct Deposit or Automatic Share Transfers on the left side of the screen
- Click “View Account Details”
- Scroll down to “ACH/MICR Number” and click on the security eye to unmask your 14-digit ACH/MICR Number for use on electronic transactions associated with the account you selected

Direct Deposit

Direct Deposit will automatically be routed to your new Justice Federal account without any effort on your part. We recommend that you update your employer with Justice Federal’s ABA Routing Number: 254074413 and your Justice Federal 14-digit ACH/MICR Number.

Automatic Share Transfers with Another Financial Institution

ACTION REQUIRED: If you have recurring Automatic Share Transfers set up with another financial institution on your current LE&T accounts, you will need to update the information with Justice Federal’s ABA Routing Number: 254074413 and your Justice Federal 14-digit ACH/MICR Number.



IMPORTANT: Failure to update the ABA Routing Number and your 14-digit ACH/MICR Number may result in automatic transfers not occurring.

Deposit Accounts: Checking Accounts

NCUA Insurance – Your Accounts are Federally Insured

The National Credit Union Share Insurance Fund is a federal fund created by Congress in 1970 to insure members' deposits in federally insured credit unions. Administered by the National Credit Union Administration, it provides members with at least \$250,000 of insurance at a federally insured credit union. The Share Insurance Fund is backed by the full faith and credit of the United States. Credit union members have never lost a penny of insured savings at a federally insured credit union. To learn more, visit [NCUA.gov/consumers/share-insurance-coverage](https://www.ncua.gov/consumers/share-insurance-coverage).

Checking Account Conversion

Your LE&T Checking Account will convert to a comparable Justice Federal Checking Account seamlessly and without any effort on your part. Please refer to the Truth in Savings Guide for a detailed account comparison.

You may continue to use your LE&T checks until March 31, 2025. In the event you need to order checks, visit the branch, or call the Contact Center at 800.550.5328.

LE&T Account	Justice Federal Account	Monthly Fees	VISA Debit Card	Pays Dividends	Additional Features
Freedom Checking	Freedom Direct Checking	No	Yes	No	<ul style="list-style-type: none"> May combine with Freedom Direct High Yield Savings Account
Second Chance Checking	Freedom Direct Checking	No	Yes	No	<ul style="list-style-type: none"> May combine with Freedom Direct High Yield Savings Account
Managed Fund or Premier Managed Fund Checking	Justice National Checking	Yes, if \$2,500 minimum balance is not maintained	Yes	Yes, on balances of \$2,500 or more	<ul style="list-style-type: none"> Debit Card Rewards May combine with Freedom Direct High Yield Savings Account Relationship rate increase on new and renewed share certificates

Overdraft Protection: Courtesy Pay

Courtesy Pay is an overdraft protection benefit offered to qualified Members providing a limited level of protection from non-sufficient funds (NSF) returned checks and returned check charges from merchants. Members who specifically opt-in will also receive overdraft protection from qualified debit, ATM and ACH transactions. Courtesy Pay is not a loan.

If you already have Courtesy Pay Overdraft Protection on your LE&T FCU Checking Account, you will automatically be enrolled in Courtesy Pay on your Justice Federal Checking Account.

ACTION REQUIRED: If you would like Justice Federal to pay overdrafts on ATM and everyday Debit Card transactions, your consent is required by opting into Courtesy Pay, overdraft coverage.

To opt-in to Courtesy Pay overdraft coverage on ATM and Debit Card transactions

- Log in to Digital Banking by visiting jfcu.org
- Click on the three dots (...) or “More” option
- Select “Secure Forms” to access the Courtesy Pay overdraft coverage form

Cash Access: VISA ATM & Debit Cards

Deactivation: VISA ATM Cards & VISA Debit Cards



IMPORTANT: LE&T VISA ATM Cards will be deactivated at 12:01 AM, ET on April 1, 2025.

Please plan accordingly! We suggest you access cash for the coming days prior to your LE&T ATM Card being deactivated.

Justice Federal will discontinue VISA ATM Cards. If you have a Checking Account, you may access cash from your share checking account(s) by using your new Justice VISA Debit Card. See details below regarding activation of your new VISA Debit Card.

Activation: VISA Debit Card



IMPORTANT: LE&T VISA Debit Cards will be deactivated at 12:01 AM, ET on April 1, 2025.

Please plan accordingly! We suggest you access cash for the coming days prior to your LE&T Debit Card being deactivated.

ACTION REQUIRED: Your new Justice Federal VISA Debit Card will arrive late-March. You may activate your Justice Federal VISA Debit Card and begin using the card on April 2, 2025. To change your assigned Personal Identification Number (PIN) call “PIN Now For Debit Cards” at 866.985.2273 on or after April 2, 2025.

VISA Debit Card Recurring Payments

ACTION REQUIRED: If you have automatic recurring transactions with merchants on your current LE&T VISA Debit Card, you will need to update the affected merchants with your new card number and expiration date.

Failure to update the information will result in recurring transactions not being honored.

Deposit Accounts: Savings & Certificates

Share Savings Account

The transition of your LE&T Share Savings Account or Business Share Savings to Justice Federal is the basis of your Justice Federal membership. We will automatically convert your Share Savings Account or Business Share Savings Account to a Justice Federal Share Savings or Young Savers Account.

The Justice Federal Membership par value is \$5. To maintain Membership with Justice Federal you must maintain a \$5 balance in your Share Savings Account or Young Savers Account.

Deposit Account Conversion

Your LE&T Deposit Accounts will transition to a comparable Justice Federal Deposit Account seamlessly without any effort on your part.

Please refer to the Truth in Savings Guide for a detailed account comparison.

LE&T Account	Justice Federal Account	Minimum Balance	Minimum Balance to Earn Dividends
Share Savings Account	Share Savings Account	\$5	\$300
Share Savings Account Youth Members under 18 years of age	Young Savers Account	\$5	\$5
Holiday Club Vacation Club	Savers Club	N/A	\$5
Managed Fund Premier Managed Fund Savings	Money Market Account	\$25	\$2,500
Roth Traditional Individual Retirement Account, (IRA)	Roth Traditional Individual Retirement Account, (IRA)	No minimum opening deposit	No minimum to earn dividends
Roth Traditional Individual Retirement Account, (IRA) Certificates	Roth Traditional Individual Retirement Account, (IRA) Certificates	\$500	\$500
Roth Traditional Individual Retirement Account, (IRA) Jumbo Certificates	Roth Traditional Individual Retirement Account, (IRA) Jumbo Certificates	\$100,000	\$100,000
Share Certificates	Share Certificates	\$500	\$500
Jumbo Share Certificates	Jumbo Share Certificates	\$100,000	\$100,000

VISA Credit Cards

Deactivation: VISA Credit Cards



IMPORTANT: Your LE&T FCU VISA Credit Card will be deactivated at 12:01 AM, ET on April 2, 2025.

Activation: VISA Credit Cards

The Justice Federal VISA Platinum Rewards Credit Card will replace the LE&T VISA Credit Card. The Justice Federal Share Secured Classic Card will replace the LE&T Share Secured VISA Card.

Look for your new VISA Credit Card to arrive in late-March.

Access to your Visa Credit Card via Digital Wallet will be available on April 4, 2025.

ACTION REQUIRED: You may activate and begin using your VISA Credit Card on April 3, 2025. You may also select your 4-digit PIN at the time of activation or by calling “PIN NOW For Credit Cards” at 800.631.3197.

VISA Credit Card Payments

ACTION REQUIRED: Begin making your VISA Platinum Rewards Credit Card payments to Justice Federal as of April 3, 2025.

Contact Us

- Hours: Monday - Friday, 8:00 AM - 4:30 PM, ET
- VISA TDD Line: 800.221.7728 (For Members using TDD devices for communications)
- Lost/Stolen/Disputes: 866.820.3036, 24 hours a day, 7 days a week, on or after April 3, 2025
- Credit Card Balance Transfer: 866.820.3036

Consumer Loans

Consumer Loan Payments

ACTION REQUIRED: Discontinue use of your LE&T loan coupons once you begin receiving a monthly Account Statement from Justice Federal. Begin making all your consumer loan payments to Justice Federal as of April 1, 2025.

Mortgage Loans

First Mortgage Escrow



IMPORTANT: If you are currently escrowing for taxes and insurance, no action is required.

Your escrow account will be analyzed each year corresponding to your first payment due date at inception. Notice of payment change will be mailed to your mailing address 45 days prior to the change each year.

TruStage[®] Insurance Services

Members with LE&T TruStage insurance policies will have their policies automatically transition to Justice Federal’s TruStage program seamlessly without any effort required on your part.

Visit jfcu.org/Insurance to learn more about TruStage insurance and to select the coverage that is right for you.

Property Insurance

Property Insurance

Property insurance is required on Auto Loans, First Mortgages, Home Equity Loans and Home Equity Lines of Credit.

ACTION REQUIRED: You will need to update the Loss Payee/Insurance Clause with your insurance provider as follows:

**Justice Federal Credit Union
P.O. Box 924330
Fort Worth, TX 76124**

Credit Reporting

As of April 1, 2025, your LE&T loan will be reported to Equifax as “Account Transferred or Sold.” This change has no impact on your credit score. Your loan will then be reported as a Justice Federal loan account.

By Federal law, you may obtain FREE copies of your credit reports from each of the nationwide credit bureaus: Equifax, Experian, and Trans Union by contacting:

- **ONLINE:** AnnualCreditReport.com
- **BY PHONE:** 877.322.8228
- **BY MAIL:** Annual Credit Report Request Service, P.O. Box 105283, Atlanta, GA 30348-5283

Digital Banking Services

Digital Banking

You may access your accounts through Digital Banking (aka: Online or Mobile Banking) on April 2, 2025.

Existing LE&T FCU Online or Mobile Banking Users

- Log in to your Justice Federal account for the first time by visiting jfcu.org/LETFCU
- You will be prompted to confirm the last 5 digits of your social security number and your date of birth

New Digital Banking Users

- Visit jfcu.org/LETFCU to register

Account Nicknames

If you had previously set up nicknames for your LE&T accounts, they will not carry over to Justice Federal’s Digital Banking. Instead, we will display the account description and account number to help you identify your accounts.

ACTION REQUIRED: To change the account description to a nickname:

- Log-in to Digital Banking with your new Justice Federal Member number and password
- Click on the “Share” or “Loan” account you wish to nickname
- Select “View Account Details” and then “Account Nickname” to modify the name of the share or loan account

Account History

LE&T account history for Online and Mobile Banking, Remote Deposit Capture, eStatements, and Zelle® will not be available electronically through Justice Federal’s Digital Banking.

ACTION REQUIRED: We recommend that you Save/Print your LE&T account history prior to March 31, 2025. Beginning April 2, 2025, account history will be accessible by calling the Contact Center at 800.550.5328.

eStatements

If you are currently enrolled in LE&T eStatements you will automatically be switched to paper statements until you can consent to enroll in eStatements. During this time, we will waive the paper statement fee for the first six months.

ACTION REQUIRED: To enroll in eStatements, log in to Digital Banking by visiting jfcu.org and select “Documents and Statements” from the menu, then “eStatements and Notices” and/or “Credit Card Statements,” and follow the prompts to provide your consent for enrollment.

To request a past eStatement, please call our Contact Center at 800.550.5328.

Alerts

If you are currently enrolled in LE&T Alerts in Online and Mobile Banking, they will not carry over to Justice Federal.

ACTION REQUIRED: To enroll in Alerts, visit jfcu.org and log in to Digital Banking and click on the three dots (...) or “More” option and select “Alerts” from the menu then follow the options available for setting up account alerts for share accounts, loans, and credit cards.

BillPay



IMPORTANT: Access to LE&T BillPay will be unavailable from March 31, 2025 – April 5, 2025.

During this time, your LE&T Bill Pay information will be transferred to Justice Federal. The service will be available on April 5, 2025, after 3:00 PM, ET.

- To ensure your BillPay information is transferred, you must have enrolled in LE&T BillPay before March 21, 2025.
- Updates to your BillPay or the addition of any new bills must have occurred before March 31, 2025, to be transferred.

For assistance with any outstanding bill payments, please call our Contact Center at 800.550.5328.

BillPay history will be available on April 5, 2025, after the data conversion.

Remote Deposit Capture

ACTION REQUIRED: LE&T account history for Remote Deposit Capture will not be available electronically through Justice Federal’s Digital Banking. We recommend that you Save/Print your LE&T account history prior to March 31, 2025. Please make sure to retain any recent deposits for 60 days before destroying them. Beginning April 2, 2025, past history will be accessible by calling the Contact Center at 800.550.5328.

Justice Federal Remote Deposit Capture will be available on April 2, 2025, after the data conversion. Simply download our Mobile App by visiting jfcu.org/DigitalBanking.

LE&T Internal Transfers

Any active internal transfers you created through LE&T Online or Mobile Banking will be transferred via the data conversion.

To review your internal transfers:

- Visit jfcu.org and log in to Digital Banking with your new Justice Federal Member number and password
- Click on the “Transfer Money,” then “Scheduled Transfers” to review your internal transfers

Zelle®



IMPORTANT: LE&T Zelle® will not transition to Justice Federal.

ACTION REQUIRED: Zelle® service will discontinue as of March 31, 2025, and you will have limited access to your previous transactions. We recommend that you Save/Print your Zelle® account history prior to March 31, 2025.

Justice Federal offers alternatives to Zelle®. Visit jfcu.org and log in to Digital Banking to transfer funds from member to member or enroll your Justice VISA Debit or VISA Credit Card in a digital payment app such as Cash App, Venmo, or PayPal.

Truth in Savings: Account Comparison

LE&T Account	Justice Federal Account
<p>Primary Share – Primary Account Owner Over 18 Compounding – Monthly Dividend Crediting – Monthly Dividend Period – Monthly (calendar) Minimum Balance to avoid fees/earn APY - \$100 Balance Calc method – Average Daily Balance</p> <p>Balance Tiers \$0.00 to \$2,499.99 \$2,500.00 to \$4,999.99 \$5,000.00 or greater</p> <p>Transaction Limitations You may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order.</p>	<p>Share Savings Par Value of \$5 required for Membership</p> <p>Compounding – Monthly Dividend Crediting – Monthly Dividend Period – Monthly (calendar) Minimum Balance to earn APY - \$300 Balance Calc method – Average Daily Balance</p> <p>Balance Tiers \$300.00 to \$2,499.99 \$2,500.00 to \$19,999.99 \$20,000.00 or greater</p> <p>Transaction Limitations None</p>
<p>Primary Share – Primary Account Owner Under 18 Compounding – Monthly Dividend Crediting – Monthly Dividend Period – Monthly (calendar) Minimum Balance to avoid fees/earn APY - \$100 Balance Calc method – Average Daily Balance</p> <p>Balance Tiers \$0.00 to \$2,499.99 \$2,500.00 to \$4,999.99 \$5,000.00 or greater</p> <p>Transaction Limitations You may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order.</p>	<p>Young Savers Account Par Value of \$5 required for Membership</p> <p>Compounding – Monthly Dividend Crediting – Monthly Dividend Period – Monthly (calendar) Minimum Balance to earn APY - \$5 Balance Calc method – Average Daily Balance</p> <p>Balance Tiers \$5.00 to \$2,499.99 \$2,500.00 to \$19,999.99 \$20,000.00 or greater</p> <p>Upon the primary owner's eighteenth birthday the account will convert to a Share Savings account.</p> <p>Transaction Limitations None</p>
<p>Business Share Savings Earns Interest Compounding – Monthly Dividend Crediting – Monthly Dividend Period – Monthly (calendar) - Minimum Balance to avoid fees/earn APY – \$0.00 Balance Calc method – Average Daily Balance</p> <p>Balance Tiers \$00.00 to \$2,499.99 \$2,500.00 to \$4,999.99 \$5,000.00 or greater</p>	<p>Business Savings Par Value of \$5 required for Membership This is a non-dividend bearing account</p>
<p>Share Secured Visa Same as Primary Share Savings above.</p>	<p>Share Savings Same as Share Savings above.</p>
<p>Holiday/Christmas Club/Vacation Club Compounding – Monthly Dividend Crediting – Monthly Dividend Period – Monthly (calendar) Minimum Balance to avoid fees/earn APY - \$0 Balance Calc method – Average Daily Balance</p> <p>Holiday/Christmas Club The entire balance will be transferred to another account of yours on or after November 1 and the account will remain open.</p>	<p>Savers Club Compounding – Monthly Dividend Crediting – Monthly Dividend Period – Monthly (calendar) Minimum Balance to earn APY - \$5 Balance Calc method – Average Daily Balance</p> <p>Balance Tiers \$5.00 to \$2,499.99 \$2,500.00 to \$19,999.99 \$20,000.00 or greater</p> <p>Savers Club - The entire balance will be transferred to your Share Savings account on or after November 1, and the account will remain open.</p>

<p>Vacation Club – The entire balance will be transferred to another account of yours on or after May 1, and the account will remain open. There is a \$20 fee for early withdrawal.</p>	<p>The entire balance will be transferred to your Share Savings account on or after May 1, and the account will remain open. There is no fee for early withdrawal.</p>
<p>Freedom Checking Non-dividend bearing account</p>	<p>Freedom Direct Checking Non-dividend bearing account</p>
<p>2nd Chance Checking Non-dividend bearing account</p>	<p>Freedom Direct Checking Non-dividend bearing account</p>
<p>Managed Fund Savings Compounding – Monthly Dividend Crediting – Monthly Dividend Period – Monthly (calendar) Minimum Balance to avoid fees/earn APY - \$5,000 Balance Calc method – Average Daily Balance</p> <p>Balance Tiers \$5,000.00 to \$49,999.99 \$50,000.00 or greater</p> <p>Transaction Limitations You may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, telephone instruction, or by check, draft, debit card or similar order.</p>	<p>Insured Money Market Compounding – Monthly Dividend Crediting – Monthly Dividend Period – Monthly (calendar) Minimum Balance to earn APY - \$2,500 Balance Calc method – Average Daily Balance</p> <p>Balance Tiers \$2,500.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 or greater</p> <p>Transaction Limitations None</p>
<p>Premier Managed Fund Savings Compounding – Monthly Dividend Crediting – Monthly Dividend Period – Monthly (calendar) Minimum Balance to avoid fees/earn APY - \$50,000 Balance Calc method – Average Daily Balance</p> <p>Transaction Limitations You may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, telephone instruction, or by check, draft, debit card or similar order.</p>	<p>Insured Money Market Compounding – Monthly Dividend Crediting – Monthly Dividend Period – Monthly (calendar) Minimum Balance to earn APY - \$2,500 Balance Calc method – Average Daily Balance</p> <p>Balance Tiers \$2,500.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 or greater</p> <p>Transaction Limitations None</p>
<p>Managed Fund Checking Compounding – Monthly Dividend Crediting – Monthly Dividend Period – Monthly (calendar) Minimum Balance to avoid fees/earn APY - \$5,000 Balance Calc method – Average Daily Balance</p>	<p>Justice National Account (JNA) Compounding – Monthly Dividend Crediting – Monthly Dividend Period – Monthly (calendar) Minimum Balance to avoid fees/earn APY - \$2,500 Balance Calc method – Average Daily Balance</p>
<p>Premier Managed Fund Checking Compounding – Monthly Dividend Crediting – Monthly Dividend Period – Monthly (calendar) Minimum Balance to avoid fees/earn APY - \$50,000 Balance Calc method – Average Daily Balance</p> <p>Balance Tiers \$50,000.00 to \$99,999.99 \$100,000.00 to \$149,999.99 \$150,000.00 or greater</p>	<p>Justice National Account (JNA) Compounding – Monthly Dividend Crediting – Monthly Dividend Period – Monthly (calendar) Minimum Balance to avoid fees/earn APY - \$2,500</p> <p>Balance Calculation Method Average Daily Balance</p>
<p>Business Checking Non-Dividend bearing account</p>	<p>Business Checking Non-Dividend bearing account</p>
<p>Individual Retirement Account/IRA Share Compounding – Monthly Dividend Crediting – Monthly Dividend Period – Monthly (calendar) Minimum Balance to avoid fees/earn APY - \$0 Balance Calc method – Average Daily Balance</p>	<p>Traditional Individual Retirement Account Share Compounding – Monthly Dividend Crediting – Monthly Dividend Period – Monthly (calendar) Minimum Balance to earn APY - \$5 Balance Calc method – Average Daily Balance</p>
<p>Individual Retirement Account/Roth Share Compounding – Daily Dividend Crediting – Monthly Dividend Period – Monthly (calendar) Minimum Balance to avoid fees/earn APY - \$0 Balance Calc method – Average Daily Balance</p>	<p>Roth Individual Retirement Account Compounding – Monthly Dividend Crediting – Monthly Dividend Period – Monthly (calendar) Minimum Balance to earn APY - \$5 Balance Calc method – Average Daily Balance</p>

Data Conversion Timeline: Here's What You Can Expect

The following is a high-level summary of dates and times, subject to change.

Visit jfcu.org/LETFCU for the latest information.

<p>March 27, 2025</p>	<p>LE&T Phone/Audio Banking - deactivated at 7:00 PM, ET.</p>
<p>March 31 - April 1, 2025</p> <p>IMPORTANT NOTICE: There will be a brief time when we must unavoidably limit services to integrate LE&T with Justice Federal. During this time, you may experience intermittent downtime and service outages and may not be able to access your accounts.</p> <p>Visit jfcu.org/LETFCU for scheduled downtime and valuable information.</p>	<p>MARCH 31, 2025</p> <ul style="list-style-type: none"> • LE&T Online BillPay - available until 9:00 AM, ET • LE&T Remote Deposit Capture - available until 9:00 AM, ET • LE&T Zelle - available until 9:00 AM, ET • LE&T Online & Mobile Banking - available until 3:00 PM, ET <p>LATE-MARCH</p> <ul style="list-style-type: none"> • Your Justice Federal VISA Debit Card will arrive by mail. • Your Justice Federal VISA Credit Card will arrive by mail. <p>APRIL 1, 2025</p> <p>The LE&T Miami Branch will be closed for the day to allow for the data conversion.</p> <ul style="list-style-type: none"> • LE&T VISA Debit Cards - deactivated at 12:01 AM, ET • LE&T VISA ATM Cards - deactivated at 12:01 AM, ET <p>IMPORTANT NOTICE: Access cash the week before your LE&T VISA Debit or VISA ATM Card is deactivated</p>
<p>Wednesday, April 2, 2025</p> <p>The first business day under the combined operating systems of Justice Federal and LE&T.</p> <p>You will have become a Justice Federal Member today - Welcome!</p> <p>Assistance/Questions: Call the Contact Center at 800.550.5328.</p>	<p>IMPORTANT NOTICE:</p> <ul style="list-style-type: none"> • LE&T VISA Credit Cards – deactivated April 2, 2025 • The former LE&T Branch reopens as Justice Federal Credit Union to serve you. <p>ACTION REQUESTED: Activate and begin using your New Justice Federal VISA Debit Card, if applicable.</p> <p>Begin using:</p> <ul style="list-style-type: none"> • New Justice Federal Member Number • New Justice Federal VISA Debit Card if applicable <p>ACTION REQUESTED:</p> <ul style="list-style-type: none"> • Enroll in Justice Federal's Digital Banking • Download the Justice Federal Mobile App • Enroll in Courtesy Pay, if applicable • Enroll in eStatements • Apply for a loan online • Open a new deposit product online • Refer family members, friends, or colleagues for membership
<p>Thursday, April 3, 2025</p>	<p>ACTION REQUESTED: Activate and begin using your New Justice Federal VISA Credit Card, if applicable.</p>
<p>Mid-April 2025</p>	<p>NOTE: Your final LE&T Account Statement for the period March 1 - March 31, 2025, will be a paper statement sent via the U.S. postal service.</p>
<p>Early May 2025</p>	<p>NOTE: You will receive a paper statement via U.S. postal service, as your first Justice Federal Account Statement for the period April 1 - April 30, 2025.</p> <p>ACTION REQUESTED: Enroll in eStatements</p>

Thank you for your patience throughout the data conversion.



About Justice Federal Credit Union

Established in 1935, Justice Federal Credit Union is a not-for-profit financial cooperative founded in the halls of the Department of Justice amid the Great Depression when twelve employees pooled their monies to extend loans to fellow employees in need. With just \$137 dollars in assets, these twelve visionaries laid the foundation for what has now become a financial pillar of hope and opportunity for Members of the justice and law enforcement community.

We continue to uphold our Founders legacy by helping you and your family on your financial journey by providing competitive rates on loans when you need to borrow, and deposits to save for your future.

We realize your trust must be earned. We seek to earn your trust by being there to help you make the right financial decisions as you do business with us safely, securely, and seamlessly across all channels. We are focused on providing you with exceptional service no matter how you choose to interact with us.

Our Vision.

To be the premier financial partner with the justice, law enforcement and public safety communities.

Our Mission.

Justice Federal Credit Union is a nationwide financial institution dedicated to fulfilling the financial needs of our unique membership throughout their life stages.

Our Philosophy.

Integrity

We are committed to the highest ethical and professional standards.

Financial Strength

We are committed to sound financial management in the best interests of our Members.

Service

We are committed to nurturing long-term relationships thereby helping our Members achieve their financial goals.

Teamwork

We are committed to a work environment of collaboration, compassion, and an opportunity for professional growth and development.

Partnership

We are committed to a cooperative relationship with our stakeholder organizations to the mutual benefit of all.

WELCOME TO JUSTICE FEDERAL CREDIT UNION

We Are People Helping People

For assistance now through April 1, 2025

Visit the LE&T Branch at 2300 NW 14th Street, Suite N100, Miami, FL 33125
Speak to a Representative at the LE&T Branch, call 800.609.3277

For assistance after April 1, 2025

Speak to a Representative at the Justice Federal Contact Center
Call 800.550.5328, Select Option 6, then Option 4
Monday – Friday, 8:30 AM – 8:00 PM, ET



The security of your financial information is our top priority.
When calling the Contact Center, you will be asked a series of questions to verify your identity.

Visit the Justice Federal Credit Union Branch (formerly LE&T),
located at 2300 NW 14th Street, Suite N100, Miami, FL 33125

Hours are Monday, Tuesday, Wednesday & Friday, 8:15 AM - 5:00 PM
Thursday 10:00 AM - 5:00 PM

To learn more about the many products and services offered, or to open a new deposit account, apply for a loan, enroll in Digital Banking, or download the Digital Banking Mobile App, and so much more, simply visit jfcu.org or scan the QR Code below.



Federally Insured by NCUA

