




## Contact Us

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 AAABanking@acg.aaa.com

 855-999-BANK (2265)

 AAABanking.com

## Frequently Asked Questions

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### **DEPOSITS/GENERAL QUESTIONS**

#### ***Why are you making changes?***

We want to offer a modern and simplified banking solution to help you save, borrow, pay and protect along life's journey. Our new online platforms, customer service processes, and account features are being upgraded to make banking easier and safer for you.

#### ***What are the benefits for me as the customer?***

With digital banking available through AAA.com and the AAA Mobile App, you can expect some of these exciting upgrades:

- The ability to easily sign up for a new deposit account in just 5 minutes
- Mobile check deposit
- Expanded network of 55,000 surcharge-free ATMs
- Customizable communications and alerts with increased customer touchpoints
- Streamlined auto loan application experience with a new Applicant Portal to see loan decision, upload documents, and message our loan originators
- Integration with *Zelle* to easily transfer funds with friends and family

#### ***How can I deposit cash into a digital bank?***

We don't accept cash deposits. However there are several ways to make deposits into your account.

#### ***What types of deposits are accepted by digital banks?***

You can deposit money multiple ways:

- Deposit checks through remote deposit capture using your digital device
- Make online transfers from internal and external accounts and ACH (Automated Clearing House)
- Make a wire transfer
- Direct deposit your paychecks or Social Security checks
- Or, you can send checks by mail (please don't send cash via the mail)

#### ***How many years of statements/history will I be able to view?***

You will be able to view 18 months of statements and/or history. If you need information beyond 18 months, please contact us at **855-999-BANK** (2265).

#### ***Is my account number changing (Checking, Savings, Money Market, CD and IRA)?***

Yes. Your account number(s) will change. We will be adding 4 "0"s to the beginning of your account number(s). For example if your account number is 12345 your new account number will be 000012345.



***Is my account number changing (Auto, Unsecured, and Recreational Loans)?***

Yes. Your account number(s) will change. We will be adding 3 "0"s to the beginning of your account number(s). For example if your account number is 123456789, your new account number will be 000123456789.

***Is the Auto Club Trust routing number/ABA number changing?***

Yes. The new routing number is **072471968**.

***What is an ABA number/routing number?***

It is a set of numbers that identifies your bank.

***What will my new statement look like?***

The appearance will change slightly, but the content will remain the same. If you have questions after receiving your first statement, feel free to call us at **855-999-BANK** (2265).

***Do I need to reset up my telephone transfer services?***

No. Transfers that have already been set up will continue. You won't need to make any changes.

***Will my 2020 tax forms be impacted by this?***

No. These new enhancements won't impact your 2020 tax forms.

***I need to update my email, phone number, address or other account information with AAA Banking. How can I do that?***

If you're currently enrolled in online banking, you can login at [AAABanking.com](http://AAABanking.com) to update your contact information. You can also call us at **855-999-BANK** (2265).

***Can I access my accounts using Online Banking the weekend of March 5, 2021?***

Your access to online banking will be limited from Friday March 5, 2021 at 11pm to Sunday March 7, 2021 at 11 pm. Beginning Monday, March 8, 2021, you will have all-new AAA Digital Banking. Online access for Individual Retirement Accounts will be available in March 2021. If you need assistance, our Universal Bankers will be happy to help you. Just give us a call at **855-999-BANK** (2265).

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***ONLINE BANKING EXPERIENCE FOR DEPOSITS AND CONSUMER LOANS***

***How will my online banking be affected?***

We will be providing more details in a letter you will receive about 10 days before the change happens. This includes updates to your account number, requirements to create a new password, and loan payment changes.

***I've locked myself out of Online Banking. What should I do?***

You can call us at **855-999-BANK** (2265) to unlock your account.

***I don't have Online Banking now, but I'd like to register. How do I do that?***

Visit us online at [AAABanking.com](http://AAABanking.com) and click on enroll in online banking

***How do I access mobile banking?***

You can access your account from the Banking page of the AAA Mobile App. You can also use your browser on your mobile device to visit [AAABanking.com](http://AAABanking.com).



## **CHECKING**

### ***When can I order more checks with my new account number?***

You can order new checks at any time. We will send a starter pack of 25 checks to accounts that have processed a check in the past year. Please don't use these checks until March 8, 2021. We will continue to honor your old checks after the change.

### ***What if I have a direct deposit due to arrive during the weekend of March 5, 2021?***

We will transfer your direct deposit into your account with the new routing and account number.

### ***Do I need to notify my employer or any third-party billers that my account number has changed?***

Not your employer. We will change your payroll direct deposit. However, you do need to notify any third-party billers that your account and routing number has changed.

### ***Do I need to notify any third-party billers that my debit card number has changed?***

Yes. You will want to notify any third-party billers that your debit card number has changed.

### ***Will bills still be paid if I used my old checks?***

Yes. We will make sure that any checks sent with your existing account number are properly handled.

### ***Can I use my existing supply of checks with my 'OLD' account number?***

Yes. You can use your existing checks. When it is time to reorder, please ensure you order with the new routing and account number.

### ***Will my linked overdraft protection account be impacted?***

No. Your linked overdraft protection will continue to work with the new system. Nothing will need to be done.

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## **SAVINGS**

### ***What if I have a direct deposit due to arrive during the weekend of March 5, 2021?***

We are automatically updating the routing number and account number for you. If you have any questions or concerns, please call us at **855-999-BANK** (2265).

### ***Is my interest rate changing?***

No. The terms and conditions of your savings account will remain the same, including your interest rate.

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## **DEBIT CARD**

### ***Are there any changes to my debit card?***

Yes. Please watch your mail around mid-February for your new debit card to arrive. Your new card will have a new design and will include the latest contactless technology. Please continue to use your existing card until March 8, 2021. After that, please activate your new debit card and begin using it.

### ***Why are you changing my debit card?***

To give you more convenient access to your funds, we are expanding our ATM network to 55,000 surcharge-free ATMs. These can be found at CVS, Walgreens, Target, Speedway, Costco and other national retailers. For more information, please visit us at **AAABanking.com** or download the Allpoint Mobile app to find surcharge-free ATMs near you.



## CDs

### ***Will there be different CD penalties?***

No. The terms and conditions of the account remain the same, including the penalties.

### ***What if I have a CD maturing the weekend of March 5, 2021?***

Your maturing CD will not be affected. You can still contact us on Monday, March 8, 2021 to perform any necessary transactions.

### ***Is my interest rate changing?***

No. The terms and conditions of your account will remain the same, including your interest rate.

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## IRAs

### ***Can I access my IRA using Online Banking?***

Online Banking access for Individual Retirement Accounts will be unavailable in the middle of March 2021. However, our Universal Bankers will be happy to serve you over the phone. Just give us a call at **855-999-BANK** (2265).

### ***Is my interest rate changing?***

No. The terms and conditions of your account will remain the same, including your interest rate.

### ***How do these changes impact my account (RMD, 1099-R, statements, etc.)?***

These new enhancements won't have any impact on your RMD, 1099-R or your statements.

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## LENDING

### ***My loan is set up for automatic payments from my checking or savings account. Will there be any interruptions or changes?***

No. Your automatic payments will continue on the scheduled due date without interruption.

### ***What if my loan payment is due March 5, 6, or 7?***

If you are set up for automatic payments on these due dates, the payment will continue as scheduled and post the following business day. If you make one-time payments through AAABanking.com, please note our payment site will be down beginning the evening of March 4 through March 7. One-time payments can also be made by calling customer service during operation hours Monday-Friday 8-5 ET at **855-999-BANK** (2265) without any service interruptions. Any payments received via mail will be processed as normal upon receipt.

### ***I make loan payments online. Will there be any interruptions or changes?***

Our one-time loan payment system on AAABanking.com will be upgraded with an expected service interruption beginning the evening of March 4 through March 7. Whether you log into online banking or make a payment without signing in, the upgraded experience will be easier and safer for you.