

First Two Weeks of July

- You will receive a Conversion Guide containing important account information.
- Update your personal information with Baker to ensure you can enroll in First Commonwealth's Digital Banking.

Friday, July 22nd

- Bill Pay payments due between July 22nd – 28th must be scheduled before 12:00 pm on July 22nd.
- Bill Pay and Mobile Deposit will be unavailable for a period of 12 days, beginning Friday, July 22nd at 12:00 pm through Tuesday, August 2nd (requires enrollment in First Commonwealth's Digital Banking).

Last Two Weeks of July

- You will receive your new Visa® Debit Card (if applicable).
- You will receive your new First Commonwealth checks (if applicable).
- Your Baker debit card will work through Sunday, July 31st. Please discontinue use and safely dispose of your Baker card after this date.

Thursday, July 28th

- The last day Bill Pay payments will be processed is July 28th, including any recurring or future-dated payments.

First Commonwealth Federal Credit Union cannot guarantee any payment that is scheduled to be processed beyond July 28th.

Friday, July 29th

- Your Phillipsburg Financial Center will close at 5:00 pm on July 29th to begin the conversion.
- Last day to access Baker's BART system is July 29th at 5:00 pm. Members can begin using First Commonwealth's TellerPhone system starting Tuesday, August 2nd.
- No transfers or payments in Baker's Online Banking will post after 5:00 pm on July 29th. If you have payments on a Baker loan due between July 30th and August 2nd, please make arrangements to use an alternative payment method.
- Be sure to print or save your account history for your records prior to 5:00 pm on July 29th.

Monday, August 1st

- Your Phillipsburg Financial Center will be closed for the systems conversion.
- Your new First Commonwealth Visa® debit card will work, if activated, beginning August 1st. Be sure to update your mobile wallet, Apple Pay®, Samsung®Pay, Google Pay™, Visa® Checkout and any companies and/or services that automatically debit your account.
- Begin to use First Commonwealth checks.
- Your Baker accounts are transferred to First Commonwealth.

Tuesday, August 2nd

- Your Phillipsburg Financial Center will re-open at 9:00 am, and all other FCFCU Financial Centers, shared branching and digital banking will be available for your convenience.
- Enroll in First Commonwealth's Digital Banking at firstcomcu.org using your new member number. First Commonwealth's digital access is based on the individual, so you will have access to any account you have ownership of using a single username.
- Once enrolled in First Commonwealth's Digital Banking, you can begin to utilize Bill Pay to schedule payments, set up payees and any recurring payments.

First Two Weeks of August

- You will receive your final Baker statement for July.

First Two Weeks of September

- You will receive your initial First Commonwealth statement for August.

Please make sure your information is up to date with Baker by 5:00 pm on July 29th. To enroll in First Commonwealth's Digital Banking, this information must match what Baker has listed on file.