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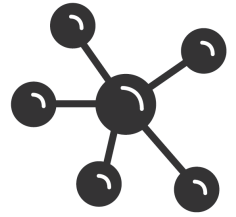
<first name> <last name>

<address 1>

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<city>, <state> <zip>

NIHFCU System Upgrade  
Coming Soon  
September 9-12



Dear <First Name>:

The NIH Federal Credit Union (NIHFCU) will soon perform a system upgrade that will result in a vastly improved member experience, enhanced security features, and new opportunities for us to introduce more of the products and services you deserve in the future.

**This upgrade will occur on:  
Friday, September 9 (2pm eastern) – Monday, September 12 (9am eastern)**

While we are still weeks away, we're announcing this now to help keep you well-informed ahead of time as to what this might mean to you.

We've been preparing for this upgrade for nearly two years to minimize disruption in your day-to-day banking needs. However, given its scope, **there will be temporary service outages** during the above upgrade period.

**Among the NIHFCU services that will experience service disruption are:  
Online Banking | Mobile App | Branches | ATMs  
Telephone Banking | most Call Center support**

As we get closer to the upgrade period, we will continue to provide additional details. A dedicated webpage has been developed ([www.nihfcu.org/upgrade](http://www.nihfcu.org/upgrade)) which will provide the most convenient, up-to-date and detailed information before, during and after the upgrade. **We highly recommend you visit this webpage often for future details on:**

The schedule of service interruptions and modifications  
How to prepare for the upgrade  
What is / is not changing as a result of the upgrade  
Frequently Asked Questions (FAQs)

In the meantime, please see the reverse for some initial Q&A to help with some immediate questions you may have concerning this exciting system upgrade.



### Why is NIHFCU upgrading its system?

The upgrade will allow us to serve you better, offer enhanced products and digital services, and introduce added security features and innovations for the future.

### When is the upgrade happening?

The upgrade will take place **Friday, September 9** (starting at 4pm eastern). Normal business is expected to resume on **Monday, September 12** (starting at 9am eastern)

### Why is this system upgrade going to span several days?

The upgrade will take a few days as we want to make sure all systems are working properly. This is fairly typical with this sort of upgrade and we do apologize for any inconvenience this may cause.

### Has the new system been tested?

Yes, we've been working behind the scenes on this upgrade for some time.

### Are my accounts safe during the upgrade?

Yes, the safety and security of your accounts is our highest priority and this upgrade will not compromise the safety of your accounts or information in any way.

### What should I do to prepare for the technology upgrade?

At this time, we recommend you confirm that your contact information is up-to-date. You can make updates inside online banking or by visiting any NIHFCU branch. Other preparation recommendations will be communicated starting in late July/Early August at [www.nihfcu.org/upgrade](http://www.nihfcu.org/upgrade).

### Will my member number be changing?

No, your member number will remain unchanged.

### Should I expect service disruptions during the 3 upgrade dates?

We are working to minimize any disruptions. However, some NIHFCU services including **online banking, our mobile app, branches, ATMs, telephone banking and most call center services will be temporarily unavailable** over the course of the upgrade period. Additional information will be provided as we move closer to the upgrade period.

### Will my debit card, credit card or checks need to be replaced?

No. Your debit card, credit card and checks will remain unchanged.

### What do I do if I have additional questions?

Please contact us at 1-800-877-6440, stop by a branch or chat online with a representative. Visit our website often for ongoing updates and important details before, during and after the upgrade.

It is an exciting time to be an NIHFCU member. We thank you for your continued business and your cooperation as we upgrade to serve you better.

Sincerely,

Rick Wieczorek  
NIHFCU, President & CEO