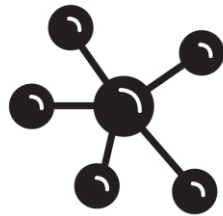


<date>

<first name> <last name>
 <address 1>
 <address 2>
 <city>, <state> <zip>

NIHFCU System Upgrade Coming Soon September 9-12	
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Important Update: Please Review!

Dear <First Name>:

As announced in July, we 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 – Monday, September 12

Please visit nihfcu.org/upgrade often for FAQs and important details on what this might mean for you and your banking needs during this period.

In the meantime, here are some details you can use.

Will there be service interruptions?

Yes, there will be service disruptions as follows. The anticipated times are below (all times are eastern).

Service	Disruption begins Friday September 9 at:	Service restored Monday September 12 at:
NIHFCU Branches	2:00 pm	9:00 am
NIHFCU ATMs	2:00 pm	9:00 am
Electronic Bill Pay	8:00 am	10:00 am
All Other NIHFCU Online Banking and Mobile App. Services	2:00 pm	9:00 am
Telephone Banking	5:00 pm	9:00 am
Call Center*	2:00 pm	9:00 am

*The call center will be open for general upgrade-related questions. Account / transaction-specific support will not be available.

Please visit nihfcu.org/upgrade for subsequent changes to this schedule.



Is there anything I need to do to prepare for this upgrade?

There is little you need to do to prepare for this upgrade. However, we recommend the following:

- **Review, and if needed, update your contact information** (address, phone, email). Updates can be made in online banking or by visiting an NIHFCU Branch.
 - Doing so will help ensure future notices or updates get to you successfully. And, in general, it is always a great exercise to ensure your member records remain up-to-date with us.
- **Take note of the upgrade dates** and any temporary service disruptions that may impact you.
- **Review and, if necessary, reschedule online bill payments and transfers in advance of the upgrade.**
 - To alleviate concerns with bill payments and transfers scheduled during the upgrade period, we recommend you consider re-scheduling such transactions to occur in advance.

Is my member number staying the same?

Your current 6-digit member number will remain the same as it is today.

What else is staying the same?

Most of your everyday membership details are staying exactly as they are now, requiring no action on your part. This includes:

- Your NIHFCU loan and account numbers
- Your NIHFCU credit card and debit card numbers and PINs
- Your NIHFCU checking account numbers and PINs
- Your NIHFCU checks
- Your NIHFCU online banking and mobile app user name and password
- Your NIHFCU direct deposit, scheduled transfers, alerts and recurring bill payment set ups

For additional FAQs and details concerning this upgrade, please visit www.nihfcu.org/upgrade, stop by any branch or call 1-800-877-6440.

It is an exciting time to be an NIHFCU member. We thank you for your patience and understanding as we upgrade the value of your membership.

Sincerely,

Rick Wieczorek
NIHFCU, President & CEO