



December 23, 2019

Dear Valued Member,

Thank you for your patience as we continue to work through the final stages of our core system conversion. This has been a monumental project for many on our team, and when fully completed, we believe that you will be better served going forward. I'd like to take this opportunity to provide further insight as to why we made this change, what's been done since go-live, and what you can expect in the coming months.

Our prior core processing system was an older banking solution with significant service limitations, that was facing the prospect of being sunset. And while the system may have continued to work, system updates and safeguards against future problems and/or system limitations might not have been addressed if we remained with that product. So along with many other users of that system, we decided to make a change. The safety and security of your personal information and your funds has always been and will always be our paramount concern.

We chose a solution offered by Fiserv, a global provider of financial services technology (Fintech). The company's clients include credit unions, banks, leasing and finance companies and retailers to name a few. They are a global leader in Fintech and proudly serve thousands of financial institutions and millions of businesses of all sizes in more than 100 countries. They are regularly ranked in the Top 3 for Fintech providers in the world. On November 18, Fiserv began running our new core processing system, which includes our online and mobile banking solutions.

From the beginning, we were committed to making this conversion as seamless as possible for you. Our hope in providing a variety of communication pieces via snail mail, email and on the web, was to ensure all members were as informed as possible about the upcoming changes. Given our efforts were not as effective as we intended, it caused higher call volumes than we had originally planned for, extending wait times and for that we sincerely apologize.

Since go-live, we have worked diligently to resolve all issues as quickly as possible. The ability to make a credit card payment in online banking is now functioning as it should. Incentive Checking interest owed has been posted. Inactivity, Single Service, and Foreign ATM Fees charged at Publix ATMs have been refunded. We are still working to correct an issue with payroll distributions and to get access to eStatements in Insight Online. In the coming months, we will continue to make enhancements to the system to ensure your critical personal information and your money is even more safe and sound than it might have been on our previous system.

Once again, we apologize if you've been frustrated with these changes and/or experienced issues trying to contact us. A change of this magnitude is never an easy process and your patience is very much appreciated. We sincerely value your membership and thank you for allowing us to serve your financial needs. We look forward to bringing you a better banking experience in 2020.

Sincerely,

A handwritten signature in black ink, appearing to read "George R. Davis", written in a cursive style.

George R. Davis
President/CEO