



**Memorial Employees**  
Federal Credit Union  
*Simply better banking*

February 8, 2010

Dear Member,

Please read this letter as it contains important information regarding your home banking and bill pay account. As previously communicated, we have been working diligently on changing our main processing system. Part of this change includes our home banking and bill pay platform. There are important steps you are going to need to take during this process.

**Starting March 2nd, we will have an all new home banking and bill pay platform. What does this mean for you as a member?**

- As of March 2nd your self-service PIN on our audio system and home banking will temporarily be the last 4-digits of your social security number. Once you are logged in, the system will prompt you to change your password. If you log in to the audio system prior to logging in to home banking and change your self-service PIN, your temporary password for home banking will be your personalized self-service PIN.
- You will need to re-enter all of your payees.
- You will need to schedule your recurring payments.
- It is a good idea to **print all of your history** prior to the end of February for your records, this will assist you in setting up your new home banking account.
- You will have a new, easier to navigate home banking & bill pay system to use.

**Below is a list of important dates for your home banking and bill pay account:**

- The last day to schedule payments is February 20, 2010 and these can be scheduled for no later than February 25, 2010.
- If you are scheduling payments, and the payment date will be after February 25th, please wait until after March 2nd to schedule that payment.
- Print all of your history no later than February 25, 2010.
- Home banking and bill pay will not be accessible from February 26, 2010 – March 2, 2010.
- Images of your checks will not be available until mid-April.

**Our new home banking and bill pay product will have great new features:**

- We will be introducing e-statements, no more waiting for your statement to arrive in your mailbox, it will come straight to your inbox.
- The payment date you choose will be the date the payment is sent, not the due date. Be careful when you choose this date!

We understand that this is an inconvenience and apologize for the time that it will take you to enter your information. We thank you for your patience throughout this process. If you need any assistance setting up your payees or recurring payments, please call 1.888.887.3191.

Thank you again for letting us be your financial partner. We look forward to a long and happy relationship.

Sincerely,

George Glasser, CEO

**WE LOOK FORWARD TO A PERFECT 2010**

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