



Memorial Employees
Federal Credit Union
Simply better banking

IMPORTANT MEMBER INFORMATION

February 1, 2010

Dear Member,

Memorial Employees FCU is proud to be your financial partner. We continually strive to improve our customer service, and to facilitate this, we will be converting our main operating system. We have been working hard on this for many months now and will introduce the new system on March 2, 2010.

What does this mean for you as a member?

- An improved work flow making your visits to the branch quicker and more efficient.
- Your member number will stay the same, but some of your account suffixes may be different, for a complete list, visit our website at mefcu.org.
- We will pay dividends on ALL accounts at the end of February, (with the exception of Certificates, which will pay dividends at the end of their designated term), this will be reflected on your February statement which you will receive in the beginning of March.
- An improved online and telephone banking experience.

To ensure a smooth transition to the new system, we will need to close all access to your accounts for a limited period of time. This means that you will not have access to your funds or accounts during this time period. This includes branches, online banking and telephone banking. **You will have limited access to ATM cash and Debit Card transactions.** Please plan accordingly and take out extra cash before our systems go down.

- Branches will close on Friday, February, 26th at 2:00PM and will reopen with normal business hours on Tuesday, March 2nd.
- Online banking and Telephone banking will not be available between Friday, February 26th and Tuesday March, 2nd.
- ATM access will be limited between Friday, February 26th and Tuesday, March 2nd. The amount of cash you will be able to withdraw will be restricted.

We look forward to a **"Perfect 2010"** and thank you in advance for your patience during this transition period. As with anything, our new system will take a little getting used to, but we promise to provide a simply better banking experience with every member visit.

If you need any additional information regarding our conversion weekend or your personal accounts, please call your Credit Union at 954.265.5862.

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