

May 1, 2024

Dear Member

SYSTEM UPGRADE IS COMING IN JULY

In order to provide extraordinary service through new updated features, Certified Federal Credit Union is upgrading our internal systems. We have built a more robust technical servicing system with two goals: To support your growing financial needs, while protecting your funds.

ENHANCED ONLINE AND MOBILE BANKING EXPERIENCE

Real-time credit monitoring

- Additional debit and credit card functionality
- Higher P-to-P (person-to-person) transfer limits
 Expanded security with real-time alerts

Most banking services will be unavailable all weekend starting 4:00pm Friday, June 28. Services will be back online Monday, July 1. Your MORE Rewards Credit, Debit, and ATM cards WILL WORK during the upgrade. Starting 5 weeks before, expect to see this timeline with specifics detailing the actions you'll need to take. **5 WEEKS 3 WEEKS** 2 WEEKS 4 WEEKS OUT OUT OUT

IMPORTANT TO NOTE

- You WILL NOT be able to log into Online Banking or Mobile Banking.
- Our Contact Center staff will have limited access to your accounts during this time, therefore it is very important that you please prepare for this very rare occasion when you will NOT be able to access your accounts for approximately 48 hours.
- All automatic bill pay transactions and scheduled transfers WILL run and process as normal on July 1.
- · We've spent months preparing for this upgrade and are confident you will enjoy the improvements. This type of upgrade is common for financial institutions.

Thank you in advance for your cooperation and understanding as we strive to offer improved experiences and functionality! Please call 323.859.2250, option 2 with any questions.

Sincerely, Donna Simpson Executive Vice President, COO