



December 28, 2023

BE READY FOR *BETTER!*

Dear Member,

Family First Credit Union has been serving its members' needs since 1930 and has always strived to offer the best products and services. On February 1, 2024, we will convert our current banking software platform to a much more advanced and upgraded software platform. The decision to move to an upgraded software platform considers more than two years of due diligence by your Board of Directors and Management team. The upgrade will start the evening of Wednesday, January 31, 2024, with service interruptions through Thursday, February 1, 2024. This upgrade will improve our online banking, mobile banking, bill pay, remote check deposit, phone banking, and add P2P payments. Our new P2P solution is sender driven by eliminating the need for the sender to coordinate apps with the receiver. The recipient is then given the option to choose where they want the funds to go without the need to download another app.

We are very excited about the improvements and efficiencies this will bring you! This upgrade is a big undertaking which will provide you with the best user experience possible. We diligently reviewed different systems for more than two years to make the best decision for our members. The new system will help us offer the best banking products and services for our members.

On the back of this page is the Core System Upgrade Calendar to better assist you during our transition. Please review it along with the enclosed brochure which will help you understand the changes that will be taking place.

Our staff has spent several months in training to ensure our transition goes as smoothly as possible. We want you to know and understand that there will be changes, and you will have a few additional steps during the conversion to reestablish your security with your online products. It's our goal to keep you informed of the changes and aware of our progress as we move forward.

A Member Resource Guide will be available on our website at:

<https://www.ffcuga.org/softwareupgrade.php>.

Please note, if you get paid or direct deposit on February 1, 2024, refer to your paycheck stub for your deposit amount. You can still use your Family First Credit Union Debit/Visa/ATM card to access your funds. Debit Cards will have a daily purchase limit of \$700 and an ATM daily withdrawal limit of \$400. If you need to make a large payment or purchase, write a check, or consider having some extra cash on hand during this time.

We appreciate the opportunity to help you afford life and will continue to work towards helping you achieve your financial goals. Thank you for your continued membership with us! Please feel free to contact us or visit either branch with any questions or concerns.

Sincerely,
Stephen Smith
President and CEO