



FEDERAL CREDIT UNION



# A Better Digital Banking Experience Starts in October

Managing your money online should be simple — but we know it hasn't always felt that way. Over the last year, we've listened closely to your feedback. Many of you have shared your frustrations, and I've experienced them myself. Your input has guided our next big step forward.

In **October** of this year, we will launch a new digital banking platform designed to be faster, easier and provide even more security protection — whether you're on mobile or online. This is the first phase of a multi-year investment to give you more control, convenience, and confidence in how you manage your money.

## Coming in October:



**Cards:** Full card controls (such as locking your card) and integration with digital wallets like **Apple Pay** and **Google Pay**



**Improved Security:** Stronger authentication and advanced fraud monitoring



**Lending Tools:** Loan payoff calculator and one-click payoff for installment loans



**Account Reporting:** Detailed insights when you need them



**Custom Dashboard:** Show/hide account elements and reorder accounts — your view, your way



**Search + FAQs:** Quickly find answers and support



**Credit Scoring:** Track your score directly inside your account

## Looking Ahead to 2026:



**Smarter Money Movement:** Send money more easily to family, friends, or accounts at other institutions



**Faster Applications:** Apply for loans or new products in minutes, right from your device

In the coming weeks, we will share more details and help you prepare for the transition coming in October. We know this change will take some getting used to, but our teams are ready to support you every step of the way.

This is your digital banking — reimagined for today, evolving for tomorrow. Thank you for being part of the Allegacy family.

Warm regards,



A stylized black ink signature of Nathanael Tarwasokono.

**Nathanael Tarwasokono**  
President and Chief Executive Officer