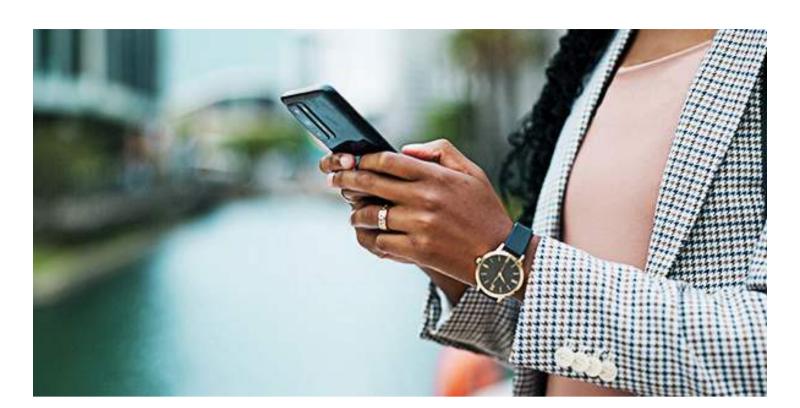


FEDERAL CREDIT UNION

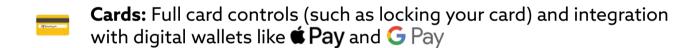


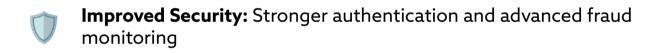
A Better Digital Banking Experience Starts in October

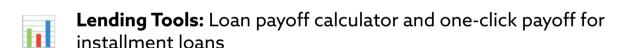
Managing your money online should be simple — but we know it hasn't always felt that way. Over the last year, we've listened closely to your feedback. Many of you have shared your frustrations, and I've experienced them myself. Your input has guided our next big step forward.

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:









© 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,



Nathanael Tarwasokono
President and Chief Executive Officer