



March 2, 2023

Dear Member,

North East Texas Credit Union (NETCU) and East Texas Professional Credit Union (ETPCU) will complete the final steps to merge operations March 31 – April 4. NETCU's core banking system will be migrated to ETPCU systems at that time. Transferring real estate loans from the NETCU core banking system to the ETPCU servicing software must occur prior to migration of the full core banking system. On March 24, your real estate loan will transfer to our servicing software. You will not have access to your real estate loan, including viewing the balance, from March 24 – April 3. If you need to make your payment during this timeframe, it must be made at your local branch.

All terms of your real estate loan contract remain unchanged. Please note, ETPCU posts mortgage payments monthly. If you currently make weekly, bi-weekly, or semi-monthly payments, you can deposit funds in your share or other deposit account until you have the full payment available to transfer to your real estate loan. All automatic mortgage payments currently in place will not carry over through the migration. The Real Estate Department will be contacting you to reestablish your automatic payment.

Thank you for your patience as we complete the core banking system migration. If you have any questions, please contact your local branch or the Real Estate Department at 903.323.0232.

Sincerely,

John D. Griffin
Senior Vice President, Lending Operations