



Dear Member,

In mid-February, you received a merger update letter and the East Texas Professional Credit Union (ETPCU) Account Agreement and Disclosures booklet that will apply to your account with the Credit Union after the system migration is completed at the end of March. The letter also referenced the ETPCU Rate and Fee Schedule which was to be enclosed in the mailing. Unfortunately, the vendor tasked with processing the mailing for the Credit Union failed to include the Rate and Fee Schedule. The Rate and Fee Schedule has been included in this mailing to ensure you have all relevant information about your account with East Texas Professional Credit Union.

Please note the following timeline for the final step of the merger between North East Texas Credit Union (NETCU) and East Texas Professional Credit Union. The former NETCU branches will be open normal business hours on Friday, March 31. At the close of business, we will initiate the process to migrate all information from NETCU's core banking system to ETPCU systems. System migration and branch hardware updates will take several days to complete. Former NETCU branches are scheduled to reopen no later than Wednesday, April 5. Branches will open sooner if possible. Please visit etpcu.org for updates on branch availability.

Your NETCU debit card will continue to function throughout this process. As a precaution, we recommend having cash on hand or other methods of payment to ensure minimal disruption to your weekend.

The NETCU mobile and online banking systems will cease to function on Friday, March 31 at 6:00 p.m. Since we are unable to transfer your user credentials to the ETPCU mobile and online banking systems, you will be required to download our mobile app from the app store or register for online banking at etpcu.org. We anticipate you will be able to access the ETPCU mobile app and online banking systems on Monday, April 3. Please note, it is unlikely the systems will be available prior to Monday, April 3. To successfully register for the mobile app or online banking, your account records must be accurate. Please contact your local branch to confirm the following information is correct:

- Date of birth
- Social security number
- Mobile phone number
- Email address

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 Call Center at 903.323.0230.

Sincerely,

Scot R. Haines
Senior Vice President, Operations