(Date)

Member First Name Member Last Name Address City, State ZIP

Dear Member:

Welcome to the MIDFLORIDA family! The accounting firm of Nearman, Maynard, Vallez, Certified Public Accountants, tallied the ballots, and the vote was overwhelmingly in support of the spin-off to MIDFLORIDA Credit Union. More than 89 percent of the ballots cast voted to approve the spin-off!

The spin-off of the Tampa Bay area members in good standing of Space Coast Credit Union to MIDFLORIDA will occur on June 30, 2012. After your account is converted, you will have access to MIDFLORIDA's products and services, as well as 37 Central Florida branches and FREE transactions at 54 proprietary ATMs and Publix Presto! ATMs.

Around June 1, 2012, you will begin to receive information regarding the transfer of your products to MIDFLORIDA. You will need to do nothing until you receive this notification.

If, as of June 15, 2012, your account is not in good standing (meaning you have a loan that is over 30 days delinquent or a negative deposit balance in excess of \$1,000 or a negative balance that has been outstanding for over 30 days) then your relationship will stay with Space Coast.

If you have any questions regarding the spin-off or the conversion of your accounts, the following resources are available to assist you:

- Visit midflorida.com/space-coast for commonly asked questions and answers
- Contact MIDFLORIDA's Help Desk Monday through Friday 7:00 a.m. to 7:00 p.m. and Saturday 8:30 a.m. to 1:00 p.m., EST
 - by email at helpdesk@midflorida.com or
 - by phone toll free at (877) 727-1ASK (1275)
- Or, email me directly at kevinjones@midflorida.com

We look forward to helping you with a smooth transition and providing you with excellent financial products and services.

Sincerely,

D. Kevin JonesPresident / CEO