Member Name Member Last Name Address City, State ZIP

Dear Member:

Your Indian River Federal Credit Union accounts will convert to MIDFLORIDA Credit Union accounts on December 1, 2012. You do NOT have to do anything for your accounts to move to MIDFLORIDA. Your checks, debit card, ACH, payroll, credit card, etc., will all automatically convert to MIDFLORIDA. However, we will be offering a FREE order of checks to anyone who wishes to convert to MIDFLORIDA paper stock.

Below is information regarding your account number; ordering FREE checks and/or debit card; and access to MIDFLORIDA's online banking, bill pay, and audio banking systems. Also enclosed are the disclosures on the MIDFLORIDA products you may have following conversion.

1. <u>Account Number</u> – Your base account number will not change; simply **add six million to your** existing IRFCU account number to determine your MIDFLORIDA account number.

IRFCU account number	12345
Add 6 million	6000000
New MIDFLORIDA account number	6012345

- 2. <u>Checks and ACH Payments/Deposits</u> You may continue to use your existing IRFCU check stock indefinitely. However, if you would like a free box of MIDFLORIDA checks, you may order one by calling our Help Desk at the toll-free number below before December 31, 2012. All existing ACH payments (such as insurance premiums or gym memberships) and deposits (such as payroll or Social Security) will continue without interruption.
- 3. <u>Debit/Credit Cards</u> You may continue to use your existing debit and credit cards your card numbers will not change. If you are interested in having a card with MIDFLORIDA's art and name on it, just visit any branch after December 1, 2012. Otherwise, new cards will be provided to you at your individual card reissue date.
- 4. Alternate Banking Options (Online Banking or Audio Banking)
 - Go to midflorida.com and click on "IRFCU Customers" to establish your User ID and Password for access to Online Banking and Bill Pay. Everyone will have access to Bill Pay immediately. Instructional videos demonstrating how to use our Online Banking and Bill Pay platforms are available at midflorida.com/online-tutorials.
 - Call toll free (866) 913-3733 to access our audio banking system (use the last four digits of your Social Security number for initial login).

(Please note that these services may not be available during the data conversion.)

If you have questions, please don't hesitate to:

- Visit midflorida.com/indianriver
- Call or email our Help Desk at 877-727-1ASK or HelpDesk@midflorida.com

We hope to impress you through this process with our commitment to service and to you.

Sincerely,

Vanessa Hernandez

Senior Vice President / Regional Manager

The Help Desk will offer extended hours on Monday, December 3, from 7am to 10pm to answer any questions you may have following conversion.