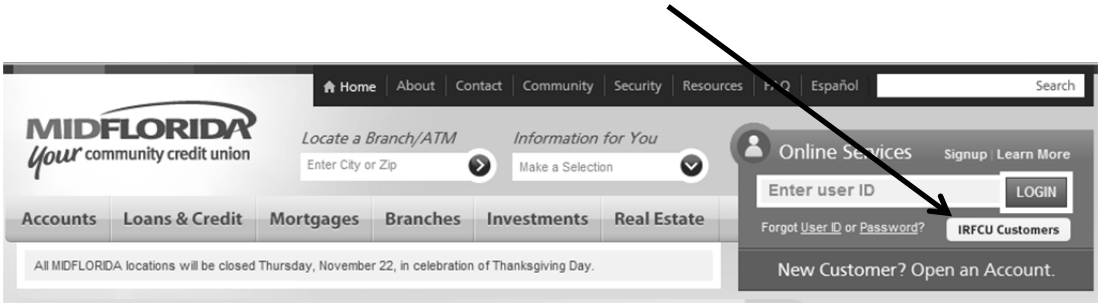
Date

Name
Address
City, State ZIP

Dear Member:

Welcome again to MIDFLORIDA. **You will have access to your account via MIDFLORIDA's online services or smartphone beginning later in the day on December 1. You may choose to access your account by:**

Visiting the web – go to midflorida.com and click on IRFCU Customers from the home page.



Or, via smartphone – download the app at the Apple App Store (search for MIDFLORIDA). Android users visit m.midflorida.com. Click on the IRFCU Customers button.

Regardless of which option you choose to use for online access, once you click on the IRFCU Customers button, you will be guided through the steps for setting up your initial access. The initial access may take a few minutes, as you will need to establish a new password, challenge questions and your PassMark™. Once you have established this information, you can use the normal login and your future access will only take seconds.

Please note: YOU WILL NEED YOUR EXISTING IRFCU USER ID TO BEGIN THIS PROCESS.

As a service to you, your online account has been set up with Free Online Bill Payment so you can begin establishing payees and setting up payments as soon as the site is available. A series of online tutorials with step-by-step graphics and directions are available to you at midflorida.com/indianriver.

If you have any questions about your initial logon or our online services, please contact the Help Desk toll free at (877) 727-1ASK or by email at HelpDesk@midflorida.com.

We value your account and look forward to serving you.

Sincerely,

Mark Gray
Chief Information Officer

See back for more information and common questions and answers.

What is PassMark™?
Reducing the threat of online fraud and identity theft through phishing takes more than a password, it takes a PassMark™. With PassMark™, you choose an image from an online gallery and establish a phrase (something that only you will know and recognize – like "have you lost weight" or "you look marvelous") and when you are shown these in combination you can be assured that you are on our site – not a spoofed or fraudulent site. Once you've set up your PassMark™, you'll be shown your selected image and phrase before you are asked to input your password when you log in. You will never be asked to provide your PassMark™ phrase or image. It will simply be shown to you when you log in so you can be sure you are on the correct site.

What are Challenge Questions?
Part of the PassMark™ authentication is recognizing the computer from which you log in. Challenge questions help identify that it is you logging in from a different computer or device. Once you have successfully answered your challenge question, you will have the option to register the computer or device. Once the device is registered, you should not be challenged again as long as you do not clear your cookies. You may register as many computers as you wish. For security purposes, you should refrain from registering a computer that offers public access (Internet cafés or public libraries).

What time is the cut-off for bill payments?
Payments may be scheduled to process on the same day as long as you have your payment established before 4:00 p.m., Monday – Friday, excluding holidays. Payment delivery will vary depending on the type of transaction used to pay the bill. Businesses that require a check for payment may take several days to receive it, whereas businesses that accept ACH (Automated Clearing House) will receive payments more quickly. An anticipated delivery date is identified when you schedule your bill.

What type of alerts can I establish on my account?
You can opt to receive alerts by email, rather than online banking messaging, to let you know when certain occurrences have taken place on your account. Here's a list of the options available to you:

- Payment Due Reminder (available with E-bill only)
- Expected Bill Not Received (available with E-bill only)
- Payment Made
- Bill Received (available with E-bill only)

(If you need to update your email address so your alerts go to the email account you most often use, go to the Profile section of the online services platform.)

How can I change my username, password or challenge questions?
Go to "Profile" from the top navigation and select the option you need to update from the left hand menu.

What is the quickest method to pay my MIDFLORIDA mortgage, loan or credit card within online banking?
The fastest and most efficient way to pay your MIDFLORIDA accounts is to transfer the funds rather than establishing a payment. Transfer payments post the same day and you can set up recurring transfers to make monthly payments routinely.

What features are available to me with the mobile banking access of MIDFLORIDA's online services platform?
You may check your balances, transfer funds and pay bills using the mobile service. However, if you need to set up a new payee, you will need to visit the full site first.

When will my eStatements be available?
Your November statement may be slightly delayed because of the conversion but should be available within the first week of December. Additional past statements will be made available to you in the weeks following conversion.

You will receive an email at the beginning of January notifying you that your December statement is ready for viewing. To view your statement, go to midflorida.com, log into Online Services and click on eStatement from the upper navigation.