



Dear Members,

I'm thrilled to announce that we will be upgrading our digital banking programs in the coming months in effort to bring you an even simpler, faster and more consistent experience across your devices. It is important for you to know that this decision came about after a considerable amount of research, evaluation, planning and strategic analysis. This new technology will deliver a vastly improved digital experience while also enabling us to deliver new products and features more routinely. Most importantly, we are making it even easier for you to manage your credit union accounts and financial matters.

Here are some of the new features and enhancements in the works:

- New, member-friendly online and mobile banking experience
- Top-notch security features
- Exciting new options, features and benefits for businesses
- Better money management and budgeting tools
- Ability to share access with others as deemed appropriate
- Secure, live chat capabilities from within online banking and our mobile apps
- Capture, store and organize receipts for taxes and such with Digital Receipts
- Enhanced transaction dispute capabilities
- Better understand your FICO credit score and how to make it stronger
- Send money to a friend or family member with Zelle® (available post launch)
- Earn personalized rewards and cash-back offers for using your debit card (available post launch)

Our teams are working hard to ensure this upgrade is a positive experience for both our members and employees---every step of the way. In the weeks ahead, we will be sending additional communications that will provide more details regarding this important event. To ensure you receive all communications, **please confirm that we have your correct contact information by reviewing and modifying it as needed within your online banking account.** If you need help with updating your information, connect with us via our MobiloilX app and speak with a video banking representative. You may also give us a call at **800.892.1111** or stop by your nearest branch for assistance.

As always, thank you for being a member!

A handwritten signature in black ink that reads "John Doucet".

John Doucet

President/CEO, Mobiloil Credit Union