

Dear member,

As your trusted financial partner, we're committed to guiding your financial health and providing you with the tools you need to manage your money. With this focus in mind, I want to let you know about some changes coming to your digital banking experience later this year. In October, we are rolling out a new online and mobile banking app, Meritrust Mobile.

Meritrust Mobile is designed with convenience in mind. It will continue to provide you with the digital banking features you use every day. It will also include some additional features, like turning your Meritrust debit and credit card on/off as needed, travel monitoring on your cards and other tools that bring you elevated security right at your fingertips.

Since this is a new app, you will need to switch from our current online and mobile banking app and sign up for the new Meritrust Mobile app on Monday, Oct. 23. While we prepare for the switch to Meritrust Mobile, our current online and mobile banking app will no longer be available starting Sunday, Oct. 22 at 6 a.m.. During this time, you will still be able to use your Meritrust debit and credit cards to access your money. The impact on your typical weekend banking services will be minimal, but for your convenience I have included a schedule of our available services the weekend of the switch to Meritrust Mobile.

	<b>FRIDAY</b> OCTOBER 20	<b>SATURDAY</b> OCTOBER 21	SUNDAY OCTOBER 22	<b>MONDAY</b> OCTOBER 23
Branches	Available	Standard hours: Closed	Standard hours: Closed	Available
Contact Center	Available	😑 Available 9am - 12pm	Standard hours: Closed	<ul> <li>Special Hours:</li> <li>9am - 6:30pm</li> </ul>
ITMs	Available	Live Teller: 9am - 12pm Self-Serve: Available	Available (Self-serve)	Available
eATMs	Available	Available	Available	Available
Online/Desktop Banking	Available	Available	Unavailable	Enroll in the NEW online banking portal.
Mobile App	Available	Available	Unavailable	Download the NEW Meritrust Mobile App!
Debit & Credit Cards	Available	Available	Available	Available

In the meantime, we will continue to provide you with the information you need to make this transition as seamless as possible. To do so, please make sure your contact information is up to date on our current online and mobile banking app. We will send you more information in the coming weeks, but feel free to visit **meritrustcu.org/mobile-guide** for the latest information. If you have additional questions, please chat with us online using the link above, visit a branch or call us at 800-342-9278.

Thank you for being part of our Meritrust community.

Regards,

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James Nastars President/CEO