

May 1, 2008

Dear Member:

The merger of Monument Area Federal Credit Union (MAFCU) and JSC Federal Credit Union, (JSC FCU) will be completed on June 1, 2008, when the computer systems will be merged. This letter will provide you important information on changes that will occur with the completion of the merger.

Members of MAFCU will be able to utilize all of JSC FCU's facilities and services beginning Monday June 2nd. A JSC FCU Membership and Account Agreement are included.

**Your New Member Number:**

MAFCU members will receive a new member number. To make the transition as convenient as possible, your new member number will be made very similar to your existing MAFCU member number. The new member number will be 9 digits in length. It will begin with the number '2' and end in your existing MAFCU member number.

Example: MAFCU member '12345' will now be JSCFCU member '200012345'

After the June 1<sup>st</sup> computer conversion, please contact any merchants necessary to update the account number so that any debits for payment will come to your JSCFCU account in the future. You will also need to supply the merchant with the JSCFCU routing number: **313083992**.

**Existing Payroll, ACH, Direct Deposit, and Checks:**

All direct deposits, debits, and checks will continue to post to your account as usual. Any automated ACH payments to a MAFCU loan from another financial institution will also continue to post to your account as usual. If you have a MAFCU checking account, you will be notified in the near future, to order new JSC FCU checks. The first box of JSCFCU Space checks will be provided to you at no charge.

**ATM and Debit Cards:**

MAFCU members with ATM or Debit Cards will receive new JSCFCU cards that will allow you to access your accounts at JSCFCU. You will also receive a new PIN for your card separately. Existing MAFCU ATM and Debit Cards will no longer function as of Saturday, May 31<sup>st</sup>. At that point you may activate and use your JSCFCU card. More information will accompany your card.

**Home Banking and Voice Response:**

As of the evening of Friday May 30<sup>th</sup> MAFCU members will no longer have access to their MAFCU accounts via home banking or voice response. After the conversion, you will be able to sign up for JSCFCU home banking (StarPC) and voice response (STAR). Accompanying this letter is a StarPC/STAR application. You may mail or fax this to JSCFCU and receive your PIN by mail to your mailing address on file, or you may present the application in person at any of our 15 locations and receive your PIN in person. We apologize for this inconvenience, but it is necessary to protect your account from unauthorized access.

MAFCU members who utilize bill payment services via the MAFCU E-Branch should setup their payees in the JSCFCU StarPC bill payment service. If you have payments scheduled to be paid on or after June 2nd, these payments **will not be paid**. You must setup these merchants inside JSCFCU's StarPC and schedule these payments going forward. **You will need to make these payments separately until you have received your PIN for StarPC home banking and setup your payments with JSCFCU's bill payment service.**

**Quicken:**

If you use Quicken to manage your finances, please remember to download your transaction history prior to the 5/30 MAFCU home banking cutoff. This transaction history will be on your statements, but will not be available thru JSCFCU's StarPC home banking.

**E-Statements:**

If you have E-Statements with MAFCU, you will continue to be able to access statements thru May on the existing MAFCU E-Statements site. Beginning with your June statement, statements will be available online thru StarPC (JSCFCU home banking).

**Loans:**

If you have a loan with MAFCU, you will be receiving new JSC FCU payment coupons. If you have automatic payments setup to pay your loan, they will continue to be in effect.

**Hours:**

As of June 2<sup>nd</sup>, the hours of the Deer Park and La Porte branches will be:  
Lobby : 9am-5pm M-F 9am-1pm Sat  
Drive Thur: 7am-6pm M-F 8:30am-1pm Sat

Please visit one of our 15 conveniently located area branch locations. Wherever you live, work or play, JSCFCU is available to assist with your financial needs.

Our website, [www.jscfcu.org](http://www.jscfcu.org), is a very useful resource for information on all of our products, and services. Also on the website, you can locate any of the more than 3,000 Service Center locations across the country at which you can perform transactions, as well as more than 30,000 surcharge free ATMs.

JSC Federal Credit Union would like to welcome former Monument Area FCU members into our family. We are excited about the opportunity and are looking forward to providing you with the excellent service you have come to expect as MAFCU members, as well as the added benefits of JSC Federal Credit Union's wide range of products and exceptional rates.

Sincerely,

Michael Brown  
President