



January 31, 2010

Computer Upgrade

Branches Closed & Electronic Services Unavailable
Friday, February 26th from 6:00 PM
Through
Monday, March 1st at 10:00 AM

Dear Member,

Welcome to Marine Credit Union! As noted to you in previous communication First Service joined forces with Marine Credit Union and we are excited to welcome you to our financial family. The staff and management are diligently working to ensure a smooth transition into one dynamic organization that will align us for future success and allow us to better serve you, our members.

If you've recently visited our branches or website you have started to see the Marine name. All of your savings, deposits, loans and other products and services are now with Marine Credit Union. On January 25th you were mailed revised Account Disclosures and a Fee Schedule which will provide comprehensive information regarding your accounts; these will be effective on March 1, 2010. As you review the Fee Schedule you will notice most fees have been reduced or eliminated, following are some of the highlights:

	Previous Fee	New Fee
Telephone Transfers	\$2.00	Free
Withdrawal Fee – greater than 6 per month	\$2.00	Free
Check Cashing Fee	\$3.00 or 1.5% of check	Free
Automatic Overdraft Transfer (OD Protection)	\$3.00	\$5.00

Computer Upgrade - An entire upgrade of the primary data processing system will be completed in February, which will allow us to complete the integration process. This upgrade in technology will give us more flexibility in providing services to meet your needs and will help us operate more efficiently. All 16 Marine Credit Union Branches will then be available to you.

Account Number Changes - You will receive a new account number as a result of the computer upgrade. In many cases your new account number will incorporate your existing number. A letter will be mailed to you by February 20th with your new account number, the effective date and more information regarding how your new account number will affect your services.

Plan Ahead! Service will be interrupted as follows during the upgrade process:

Friday, February 26th beginning at 6:00 PM through Monday, March 1st at 10:00 AM

- Milwaukee and Wauwatosa Branches will be closed
- Home Banking, Bill Pay & Toni Teller (Telephone Banking) Services will be unavailable.

We will provide more detailed information regarding the computer upgrade via future mailings, statement inserts and our website. Additional information will also be sent to members that use the following services: Home Banking, Bill Pay, Toni Teller (Telephone Banking), Debit Cards, Credit Cards, ATM Cards and Checking Accounts.

We look forward to sharing more information regarding enhanced products and services and will keep you informed well in advance of any revisions that may affect your account. Should you have any specific questions, I encourage you to contact us at (414) 342-7660. We appreciate your patronage and thank you for your continued support.

Best Regards,

Shawn Hanson, President/CEO
Marine Credit Union

