Product & service availability table

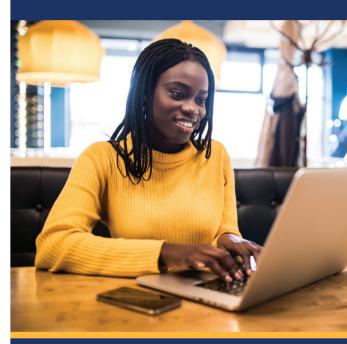
	FRIDAY MAY 28	SATURDAY MAY 29	SUNDAY MAY 30	MONDAY MAY 31	TUESDAY JUNE 1
Digital Banking (Online & Mobile)	Available until 6 PM	Not Available	Available ASAP – we will communicate when service is restored	Available 24/7	Available 24/7
All Branches	Open (Normal business hours)	Closed	Closed	Closed Memorial Day Holiday	Open (Normal business hours)
Member Support Call Center	Open (Normal business hours)	Closed	Closed	Closed Memorial Day Holiday	Open (Normal business hours)
Loan Applications	Available In-branch and online	Available Online	Available Online	Available Online	Available In-branch and online
ATMs	Available 24/7	Available 24/7	Available 24/7	Available 24/7	Available 24/7
Debit Card Purchases	Available 24/7	Available 24/7	Available 24/7	Available 24/7	Available 24/7
Credit Card Purchases	Available 24/7	Available 24/7	Available 24/7	Available 24/7	Available 24/7
Overdraft Protection Transfer from Savings or Credit Card	Available until 6 PM (in case of non- sufficient funds, card transaction will be declined)	Available ASAP – we will communicate when service is restored	Available 24/7	Available 24/7	Available 24/7
Overdraft Protection No Bounce Courtesy Pay	Available until 6 PM (in case of non- sufficient funds, card transaction will be declined)	Not Available (in case of non- sufficient funds, card transaction will be declined)	Available ASAP – we will communicate when service is restored	Available 24/7	Available 24/7
Telephone Banking	Available until 6 PM	Not Available	Available ASAP – we will communicate when service is restored	Available 24/7	Available 24/7

Top 5 things you should know about the upgrade:

- 1. Your account information is safe and secure.
- **2.** Your debit and credit cards will still work during the upgrade weekend.
- **3.** Overdraft Protection (auto-transfers from a savings or credit card to cover balances, as well as No Bounce Courtesy Pay) will be partially suspended over the weekend. Please see the Product & Service Availability Table for details. During the upgrade, attempted transactions will be declined in accounts with insufficient funds. We recommend you verify your balance before Friday and keep track of your spending that weekend.
- **4.** Digital (both online & mobile) and telephone banking will go offline the evening of Friday, May 28 (after 6 PM); service will be restored by Sunday, May 30.
- **5.** When you log into digital banking after the upgrade, you will see all accounts associated with your name; even accounts you are joint on under separate memberships.

When you log into digital banking after the upgrade, you will see all accounts associated with your name—no more separate log ins!

System Upgrade Guide





We're upgrading to better serve you

Every day, in everything we do, your interests come first. To continue that focus, we are upgrading our banking system to simplify and enhance your member experience. Below, we outline some changes you may notice.

Beginning the evening of Friday, May 28 through Memorial Day Weekend, we will upgrade our internal system to strengthen many of our processes, and ultimately allow us to provide you with better service.



Most of the impact will be behind-the-scenes, but we are excited to show you a few changes you can expect. Your account number, routing number, checks and debit/credit cards will remain exactly the same. Please visit FamilyTrust.org/Upgrade for resources, information, and FAQs.

We appreciate your patience as we make this transition and look forward to serving you with our new and improved system and capabilities.

Changes you will see

Account-Centric to Member-Centric

When you call or visit Family Trust, all your accounts and information can be found under your name as well as your account number.

This means that when you log into digital banking after the upgrade, you will automatically see all accounts associated with your name—all shares, loans, and special accounts tied to you, even if they're accounts you are joint on under separate memberships. No more separate log ins or extra configuration. (And rest assured, you will still have the option to customize which accounts you see online, and how—you can nickname, color-code, and even hide accounts from view.)

Telephone Banking Upgrade

Our telephone banking system will get an upgrade as well. Your first time accessing telephone banking after May 28, you will be prompted to enter the last 4 digits of your Social Security Number and choose a new passcode to use going forward. You may notice slight changes to the voice and prompts, but the functionality available to you will remain the same.

Statements

Month end and credit card statements will look slightly different—no dramatic change, but we want to make you aware that there will be small differences in what you see and how it will look.

Visit our upgrade webpage for complete details: FamilyTrust.org/Upgrade

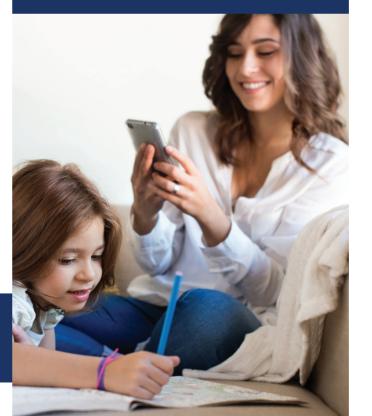
Preparing for the upgrade

- ✓ Make sure we have your best contact information on file.
- Mark the System Upgrade dates (May 28 - June 1) on your calendar.
- Share this information with joint account holders.
- Visit FamilyTrust.org/Upgrade and check vour inbox and our social media accounts over the weekend. We will keep you informed throughout the entire upgrade process.









Frequently asked questions:

What is the system upgrade and why is it taking place?

Technology is constantly evolving. We are upgrading our internal core banking system, the technology at the center of our operations, to continue evolving and to ensure you get the best banking experience possible.

When will the upgrade take place?

The upgrade will begin the evening of Friday, May 28 and will be completed the morning of Tuesday, June 1.

Why do this over a holiday weekend?

We chose the long weekend to give our team enough time to complete the upgrade while minimizing impact on you, our members. You will be able to use your debit and credit cards and access cash at ATMs over the weekend.

What services will be available during the upgrade?

Please see the Product & Service Availability **Table** on the back of this brochure for detailed information on the services available.

Is my money safe?

Absolutely. The system does not transfer funds in or out of your account.

Is the upgraded system secure?

Yes. Data security is a top priority for Family Trust. Your information will remain safe and secure.