

Dear Valued Members,

As President and CEO of Cedar Point Federal Credit Union®, I am excited to announce our upcoming Technology Upgrades slated for the first quarter of 2024. As we continue to grow, it has become apparent through your member feedback that our technology needs to live up to the standards that our members expect in their daily interactions. Our goal is to streamline your experience to make it faster and more convenient, bringing you greater efficiency and the exceptional banking experience that you deserve.

Our team has been preparing for many months to make this a seamless transition. We aim to provide ample information so that you can plan accordingly. There will be changes that will impact members differently depending on the services you use, so please review the information thoroughly to minimize any interruptions in your services as we undergo these exciting upgrades.

CONVENIENCE, FLEXIBILITY, AND A BETTER BANKING EXPERIENCE

These Technology Upgrades will create new benefits for our members virtually and in person. Here are some of the enhancements you can expect, plus many more.

Digital Banking

See all your accounts under one login ID

Robust personal financial management tools

User-friendly, intuitive digital experience

Plus many tools you're already using like Bill Pay, Zelle, Credit Score and more

Personal Banking

Swifter application process for loans and accounts

Easy in-person identification

More member touch-points

Plus the excellent member service you've come to expect from Cedar Point

LOOK FOR FUTURE UPDATES

In January, additional information will be heading your way in your monthly paper statement or eStatement email. This will include a packet of detailed information on any actions you may need to take and any changes related to this upgrade.

WHAT TO EXPECT

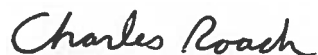
The Technology Upgrade will take place beginning at 6 p.m. on February 2, 2024, and continue through Monday, February 5. We will be open for business on Tuesday, February 6, 2024. Members will experience some interruptions in service while we perform system maintenance at that time.

WE'LL BE HERE WITH YOU EVERY STEP OF THE WAY

Cedar Point is committed to making this transition as easy as possible for you. We will continue to be transparent, and we will communicate often. To find the latest updates, please visit our Technology Upgrade webpage at www.cpfcu.com/upgrade.

We thank you for your business and we appreciate your support as we are taking this exciting step. We are committed to continuing to help turn your goals into reality by providing financial solutions with integrity, honesty, and outstanding service. We look forward to building a strong future together.

Sincerely,



Charles Roach
President and CEO
Cedar Point Federal Credit Union®

