

February 8, 2012

Home Banking Members of the Dunkirk School Employees FCU:

This letter is a follow-up to our “welcome” letter that we sent to you on January 26th. You are receiving this letter because you are a home banking user of the Dunkirk School Employees Federal Credit Union. This letter is to detail the changes to your home banking service due to the merger of DSEFCU into Inner Lakes FCU.

After our targeted merger date of March 1st, you will be able to log into your new home banking service. Please keep this letter for future reference.

Here’s how to log into your new home banking site after March 1st:

- Go to www.innerlakesfcu.org
- In the top right, click on “Online Access”
- Enter your account number - **plus a 0** (zero) - and then click “Login”
[Please note: your new account number is your former DSEFCU account number with a ‘2’ in front of it. The zero is added at the end of your account for home banking purposes. **For example, if your account number with DSEFCU was 1973, then your new account number is 21973 and home banking login is 219730.**]
- Your initial password will be the last 4 digits of the primary account holder’s social security number.

Once you have logged in successfully, you will be prompted to:

- change your password;
- set your security authentication (confidence word and security questions);
- enter and verify your email address.

That’s it! We are hopeful that you will enjoy the new **transactional** features that will now be available to you. Our home-banking system allows you to:

- view your account 24/7 at your convenience via computer or mobile banking (SMS texting is also available for phones that are not web-enabled);
- transfer between sub-accounts (savings, checking, loans, Christmas Clubs, or money markets) on a one-time basis or set up a recurring transfer;
- request withdrawals via check and receive the check via mail delivery;
- obtain copies of cleared checks as far back as 90 days by clicking on the check number;
- have the option to end paper statements and retrieve them online in your home banking account (referred to as e-statements);

(over)

- sign-up for our free Electronic Bill Pay (EBP) program. This service allows you to pay any or all of your bills directly from the home banking site.

We invite you to take a moment to also check out our **bill payment system**, which is another **FREE** service available to those who are enrolled in our home-banking. This system allows you to pay your bills online at your convenience with no hassle, no paper checks, and no stamps to remember to buy. You have complete control of who you pay and when. You may set up one-time payments or recurring payments to anyone!

For more info, go to our website at innerlakesfcu.org. Then under the middle tab “**Products and Services**”, highlight the left column “**Online Services**” and scroll down to select “**Bill Payment**”. Once selected, you can follow a link to get started or to watch a demo.

If you need and assistance with home banking – or have any questions about logging on – please contact either:

- Jen Eschenbach at jeschenbach@innerlakesfcu.org or (716) 326-3858, ext. 16
- Sorena Gilkinson at sgilkinson@innerlakesfcu.org or (716) 672-5666, ext. 230

As a general reminder about the merger:

(1) You will now have four (4) branches available to you:

- **Dunkirk, NY** (338 Central Avenue)
- **Westfield, NY** (19-21 East Main Street) – our main office
- **Fredonia, NY** (3795 Lakeview Road)
- **Stow, NY** (2 Hadley Bay Road)

(2) **Personal Checks:** If you have a checking account you may continue to use your DSEFCU personal checks for up to a year. However, the first time you reorder checks it will have to be done through us so the checks contain your new account information.

(3) **Office Alterations:** We intend to keep the current Dunkirk office open as a branch. However, we will soon be having some light remodeling done. We will install two teller stations for added convenience.

(4) **Office Hours:** The scheduled office hours for all of our offices are as follows (please take note of the new hours of the Dunkirk branch):

	Westfield	Fredonia	Dunkirk	Stow
Monday	9 am – 5 pm	9 am – 5 pm	9 am – 5 pm	noon – 4 pm
Tuesday	9 am – 5 pm	9 am – 5 pm	noon – 5 pm	noon – 4 pm
Wednesday	9 am – 5 pm	9 am – 5 pm	noon – 5 pm	noon – 4 pm
Thursday	9 am – 5 pm	9 am – 5 pm	9 am – 5 pm	noon – 4 pm
Friday	9 am – 6 pm	9 am – 6 pm	9 am – 6 pm	noon – 6 pm
Saturday	9 am - noon	9 am – noon		

Again, welcome to the Inner Lakes Federal Credit Union! We look forward to working with you.

Sincerely,

Travis Heiser
CEO