

February 16, 2012

Debit Cardholders 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 have a debit card with the Dunkirk School Employees Federal Credit Union. This letter is to detail the changes to your debit card service due to the merger of DSEFCU into Inner Lakes FCU.

After our targeted merger date of March 1st, you will be unable to use your debit card that was issued by DSEFCU. On that date we would ask you to begin using your new red Inner Lakes debit card. You will receive this card shortly (prior to March 1st), you will also receive the PIN in a separate mailing.

Important items to note:

- (1) On March 1st, for security reasons please destroy your old debit card that was issued by DSEFCU. You will have to activate your new debit card by following the instructions that come with the card.
- (2) If you have any recurring payments or transactions established with your DSEFCU debit card you will need to stop those, as they will not be able to be processed after February 29th. You can re-establish these recurring payments with your new card.
- (3) You will receive your new PIN separately from your card – most likely a few days before you receive your card. Once you receive it, you may change your PIN - if you wish – by calling the number that is listed on the PIN mailer.
- (4) We belong to the CO-OP Network, which is an extensive ATM network. ATM cash withdrawals at any CO-OP Network ATMs will be surcharge free. To view the location of surcharge free ATMs by zip code, please log onto our web site at www.innerlakesfcu.org and do the following:
 - Scroll over “Tools and Benefits” in the top right.
 - Click on Surcharge-Free ATM Locator.
 - Scroll down to the bottom of the page to the box that says ATM Locator.
 - Enter the zip code you are searching for in the box with the CO-OP Network logo that says ATM Locator.
 - Click on Go.
 - You will now be able to refine your search as you want.

(over)

- (5) Although it is a “debit” card, your card will work better and be more secure if you always process it as a “credit” and use a signature instead of your PIN for purchases.

If you need any assistance with your debit card – or have any questions about it – please contact Paula Whitesell at pwhitesell@innerlakesfcu.org or by calling (716) 326-3858, ext. 20.

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