

January 26, 2012

**Members of the Dunkirk School Employees FCU:**

**Welcome!** As you probably already know, your credit union is merging with the Inner Lakes Federal Credit Union with a target date of March 1<sup>st</sup>. The DSEFCU membership voted overwhelmingly in favor of a merger with Inner Lakes. The purpose of this letter is to make you aware of some of the changes that will soon be happening.

This merger will bring a number of positive changes for our combined 10,000 members! Perhaps the biggest change is that you will now have four (4) branches available to you:

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

Other changes that may affect you include:

- **Account Numbers:** In order to avoid any duplicate account numbers, we will add a prefix number to your current account number. For example, if we add the prefix number '2' to your account number – if your current account number is 2134, your new account number would be 22134. Please note that this is just an example - you will receive another mailing detailing the actual change in mid-to-late February.
- **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.
- **Debit Cards:** If you have a debit card with DSEFCU, we will get a new Inner Lakes debit card to you prior to March 1<sup>st</sup>. On March 1<sup>st</sup> this new debit card will be activated and you are asked to please destroy – and stop using - your old debit card.
- **Direct Deposits:** We will have to work together to get your direct deposits switched over to your new account number, as well as to a new Routing and Transit number for Inner Lakes. However, we will continue to manually post your direct deposit items until we can get these switched over. Your new direct deposit information will be further detailed in the letter we will send to you in mid-to-late February.
- **Home/Online Banking:** If you currently have home/online banking with DSEFCU we will send you new instructions and passwords before March 1<sup>st</sup>. We are confident you will enjoy our fully functional home/online banking service.

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- **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.
- **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):

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

Finally, we would invite you to investigate us. You are invited to visit any of our branches. Come in, introduce yourself, and check us out. Additionally, feel free to visit us online at [innerlakesfcu.org](http://innerlakesfcu.org) . We have also put a section on our website that discusses the merger in more detail.

And we realize that change can be difficult and unsettling to some. However, we are very happy to report that your longtime Manager, Dave Nicosia, will remain with us – and will still be in the Dunkirk office. Dave can still be your first point of contact with specific questions. He can be reached at (716) 366-5864.

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

Sincerely,

Travis Heiser  
CEO