



1035 N. Center Point Road
Hiawatha, IA 52233

☎ 319.743.7806

🌐 FirstFedCU.com

📘 @FirstFederalCreditUnion

March, 2022

Dear NSB Customer,

We are delighted to welcome you as a new member to First Federal Credit Union! As we near the finalization of the Urbana branch acquisition, we want to share important information with you regarding changes to certain accounts and fees.

Please be assured, we are trying our best to foster a seamless and satisfying transition. As much as possible, the changes to your accounts will result in an expansion of services, features, and in some cases lower (or no) fees. To explain the changes to your account, please find enclosed the following:

- Explanation of the features of your new First Federal Credit Union account
- Membership account agreement
- Truth-in-Savings Disclosure
- Funds Availability Notice (Your Ability to Withdraw Funds)
- Electronic Fund Transfers Your Rights and Responsibilities
- Schedule of Fees
- Privacy Policy

To welcome you as a member of First Federal, a share savings account has been established on your behalf and we have deposited your membership share of \$5 (\$10 for joint accounts). This share savings account will appear on your account statements and provides you with full membership rights to the Credit Union.

If you currently have an NSB debit card or checks associated with your account, a new debit card will be mailed to you prior to the anticipated transition date of April 7, 2022. Additional information and communication regarding the use of your debit card and personal checks will be included.

For the most up-to-date information, please visit our information page at firstfedcu.com/Urbana or visit any of our branch locations or call our Contact Center at 319.743.7806. Thank you.

Sincerely,

A handwritten signature in black ink that reads "C. Thomas Chalstrom".

C. Thomas (Tom) Chalstrom
President & CEO