

May 22, 2013

Dear Chippewa Eagle FCU Member:

We are pleased to welcome you into our membership on June 1st! We look forward to getting to know you and how to best meet your financial needs. Since its founding in 1958, Isabella Community Credit Union (ICCU) has been committed to its mission of “building lifetime member relationships as a trusted financial partner.”

We hope you will take a moment to familiarize yourself with ICCU and what we have to offer! We have put together a special brochure just for you to assist with important merger details and to help you learn about your new credit union. Please review the enclosed information and consider which of our expanded service offerings may benefit you. Your Chippewa Eagle FCU (CEFCU) board and management thought you would especially like our higher loan limits, mortgages, mobile web & text banking, and the ability to transfer funds online.

Rest assured we have been thinking about you carefully throughout the merger process to ensure your transition goes as smoothly as possible. With this in mind, you will find that all of your checks and electronic transactions, including payroll, per capita, and payments, will continue to post to your account without interruption. You may continue to use your existing checks until your next reorder. All of your account history and information will transfer into your new ICCU account. The only thing that will change right away is your debit card. If this applies to you, you should have already received a separate letter explaining the transition, and your new card(s) should be in your hands shortly (if not already). Please begin using your new, ICCU card for all debit and ATM transactions starting at 2:00 PM on Friday, May 31st. Your CEFCU debit card will be disabled shortly thereafter.

As a reminder, the merger takes place on Saturday, June 1st. Your current CEFCU location will be closing at the end of the day on Friday, May 31st and will not reopen. CEFCU online and audio services will also cease at that point. The CEFCU ATM will come out of service on Tuesday, May 28th. At any time, you can use any ICCU or CO-OP Network ATM to meet those needs without cost.

Beginning Monday, June 3rd, you may conduct your in-person business at any of our three, convenient ICCU locations in Mt. Pleasant. If you are an **It'sMe247** online banking user, you may log in to your account at www.ICCUonline.com once ICCU's service comes back online following the merger. This is expected on Saturday evening, no later than Sunday morning, of merger weekend. To log in, visit www.ICCUonline.com, click on the **It'sMe247** login banner, and simply enter your existing username and password within seven (7) days. If your CEFCU account number is your username, you will first need to calculate your new, ICCU account number. This can be done by adding 5,550,000 to your existing number as described in the merger FAQ and checklist in the enclosed brochure. If you are unable to login within that short window, don't worry, we can get you going again with a quick reset.

The enclosed welcome brochure and fee schedule should give you a good start in learning about ICCU. Please know that we are here to help! We look forward to seeing you beginning June 3rd. Our friendly staff is ready to assist you with your financial needs and to answer any questions you may have.

Best regards,



Jay Anders, CEO