



Sarasota Municipal  
Employees  
Credit Union

January 17, 2008

*Letter #1  
mailed  
Jan - Jan 25, 2008*

Dear Member:

You may have noticed that you didn't receive a full newsletter with your statement this month. That's because we decided to send you this personal letter with some **VERY IMPORTANT** and **EXCITING** news about your credit union.

We are always on the lookout for better ways to help our members with their financial needs and we have found a wonderful new computer system to help us do that. This new system will enable us to offer many services, like electronic statements, on-line credit card information and live debit card transactions that we are unable to offer now.

In order to accomplish a smooth conversion from the old to the new system, we will need to be closed on Monday, March 3, 2008. Our staff, along with representatives from our new processor, will be working Saturday, Sunday and Monday, March 1, 2 & 3, 2008 to verify all data has been successfully transferred.

Please note that you will be paid dividends on February 29<sup>th</sup>, 2008 and receive a statement for January and February from our current processor. Dividends will be paid for the month of March and a March statement generated by our new processor.

There may come a time when access to some of our current products like SAMM, ATM/VISA debit card transactions, Cyberbranch or Bill Pay may be limited or unavailable for a short time. I will do my best to keep you informed, but please feel free to call the credit union if you have any questions or concerns.

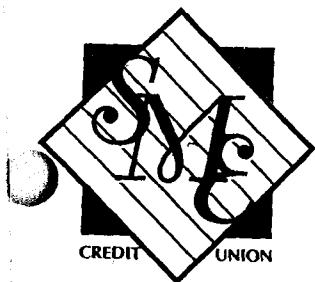
Thank you for your continued support and patience throughout this conversion process.

Sincerely,

*Elaine A. Karins*

Elaine A. Karins  
President/CEO

EAK:me



Sarasota Municipal  
Employees  
Credit Union

January 28, 2008

Dear Member:

As we near our computer conversion date of March 1, 2008 there are several changes to our **HOME BANKING AND BILL PAYMENT** products along with some important dates that you need to be aware of.

**HOME BANKING**

Our current system will not be available beginning February 29, at 5:30 p.m. through Sunday, March 2. You will have access to our new product on Monday, March 3. You will access home banking just as you do now, through our home page at [www.smecu.org](http://www.smecu.org) but the name will now be **IT'S ME 247**.

The first time you log in:

- Your user name will be your account number
- Your password will be the last four digits of the primary member's social security number and you will be prompted to change it immediately.
- You will need to set up three security questions and specify answers that only you will know. If, later on, you forget your password, you can answer these questions to reset your password.
- You will be prompted to answer one of the security questions each time you log in.
- If you forget your password and the answers to your security questions, you will need to contact the credit union for reactivation.

**BILL PAYMENT**

In order to make sure all your payments are processed, access to our current product will be cut off at 5:00 p.m. on Monday, February 25, 2008. You should **NOT SCHEDULE ANY PAYMENTS TO BE PROCESSED AFTER FEBRUARY 27, 2008**. If you have any regular or **RECURRING** payments scheduled after that date, you **MUST** delete them as they will **not be paid**. I recommend that you mail checks for any payments due the beginning of March. If you need checks, we will gladly issue some temporary checks at no charge. **Since history information will not be converted, it will be necessary to print any payment history you want to save.**

Even though we will be closed Monday, March 3, 2008 for conversion, you will be able to access our new Home Banking and Bill Pay Product, **It's ME 247 and CU\*Easy Pay!** You will need to step through the enrollment process for CU\*EasyPay! By logging in to home banking and clicking on the **Pay My Bills** button. Enrollment in the bill pay portion takes 24 - 48 hours. Once enrolled, you can begin entering your payee information (name, address, account number, etc.) into the new system. To help you understand the new system, I have enclosed a brochure that will help.

The major difference you will notice is the date you enter. Our current system asks for the date you want the funds deducted from your account. The new system will ask the date you want the merchant to receive the payment. As always, it will be important that the funds are available in your account.

If we are notified that you have registered for the new bill payment system and entered your payee information **before March 31, 2008**, we will make a deposit of \$20.00 into your checking account as our way of saying thank you for your time and patience. Please feel free to call the credit union if you have any questions or concerns.

Sincerely,

*Elaine A. Karins*

Elaine A. Karins, President

*Letter #2  
Final Copy  
mailed  
wed 2-4 thru 2-8*



Sarasota Municipal  
Employees  
Credit Union

*Last letter  
final draft*

February 25, 2008

Dear Member:

The time has finally arrived for our new computer system to come on-line over the weekend, March 1, 2 & 3, 2008. During our training, some additional features have come to light that you need to know and there are a few items I want to remind you about.

**QUICK REMINDERS**

1. The Credit Union office will be closed on Monday, March 3, 2008.
2. You will receive a statement and dividends from January 2 thru February 29.
3. You will receive another statement and dividends for March ONLY.
4. Current Home Banking system, **CYBERBRANCH**, will no longer be available as of March 1, 2008. You should be able to sign on to the new system, **IT'S ME 247**, Monday, March 3 using the last four digits of the primary member's social security number which will need to be changed immediately. Home Banking will continue to be a **FREE** service.
5. Once you have signed on to **IT'S ME 247**, you will then be able to log on to our new bill pay product, **CU\*Easy Pay!** by clicking on the Pay My Bills button.
6. You will need to reenter your payee information into the system. Remember, the new system asks the date you want the payee to receive the payment and will deduct the funds from your checking account beforehand. It takes 24 – 48 hours after enrolling in bill pay to have access to the system.
7. Current bill pay users, will be credited \$20.00 to their checking when the credit union is notified they have re-enrolled as our way of saying thank you for your time and patience.

**IMPORTANT NEW INFORMATION**

1. **SAMM**, Smart Access Money Manager, the Credit Union's Audio System, will now have a 1-800 number so you can have **FREE** access no matter where you may travel. The **new number is 1-800-860-5704** and when asked to enter your **credit union access code**, you should enter **164 then the #key**. There is no need to sign up for this system, it is available to all members.
2. Our ATM/VISA debit card system will also be enhanced allowing for **more FREE access to your funds**.
  - a. **CU 24**, a surcharge **FREE** system, is being added and you will be able to use any other credit union's ATM that has the CU24 LOGO. It may not be available on 3/1 but should be shortly thereafter.
  - b. You will have **FREE access through 5<sup>th</sup> 3<sup>rd</sup> Bank ATM machines at all locations nationwide.** *beginning Monday March 3*
  - c. You will continue to receive **five FREE ATM** transactions just like you do now, but the system has been enhanced to allow **any ATM machine, NOT just Publix**.

The Board of Directors and staff are really excited about the possibilities our new system will allow us to offer both now and in the future. Although we believe we have covered every possible system function, please monitor your statements carefully and let us know if you have any questions.

Sincerely,

*Elaine A. Karins*

Elaine A. Karins  
President