

Dear Members,

You are probably asking why are we doing this and why now? While our current core system has served us well for many years, it's time for an upgrade because there are tremendous technological innovations and advancements we need to implement.

As a Member of a large Credit Union, you expect a modern and stable system with the best tools possible to keep your information secure and to meet your financial needs, now and into the future. I am confident in saying this new core system runs on state-of-the-art hardware, written with some of the most advanced programming tools available, and designed with a Member-centric emphasis.

We began this system upgrade process 18 months ago. Our team of experts is fully focused on making sure the upgrade goes smoothly and accurately. We are testing and checking the system with experienced staff and an extensive validation process. This same diligence and high standard of care will be in place during the system changeover from May 30 through June 2, and this is the reason why the Credit Union will be temporarily closed over the extended weekend. However, you can be assured your accounts, loans, credit card balances, and transaction history will be accurate on June 3.

At the end of business day May 30 through June 2, all operations, including branch lobbies, drive-thrus, the call center, digital banking (online & mobile banking), and telephone banking will be temporarily closed or offline. Credit and debit cards will not be impacted by the system upgrade and will work as usual.

I understand this is an inconvenience. Rest assured, our staff will be working around the clock to ensure the system is up as soon as possible.

When you visit our branches or call Member Service on June 3, you'll notice some big changes, from how you verify your account to how you see each account. While it's a big change, the change is a positive change. I am hopeful you will feel it's a better overall experience.

I thank you for your understanding and patience.

Sincerely,

Jeff Cotton

Vice President | Chief Information Officer
Knoxville TVA Employees Credit Union

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CREDIT UNION**