

PRESIDENT'S CORNER

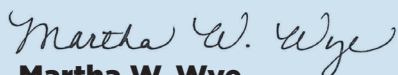
On behalf of our entire team, we are pleased to welcome you and your family to InFirst Federal Credit Union. Many things are changing, but some things are staying the same. We recently hired additional staff and expanded the hours at the Salem and Poff Branches. The Salem lobby is now open on Saturdays, and the Poff Branch is open Monday through Friday. We plan to re-open the Melrose Branch in the middle of December.

We participate in a network of over 5,000 Shared Branches nationwide and 55,000 surcharge-free ATMs. Check out our website or mobile app for a location near you! If you belong to another credit union that participates in the Shared Branch network, you are welcome to visit one of our nine branches to make a deposit, withdraw cash, or make a loan payment.

Thank you for your understanding and patience. We know that change presents challenges and hope that this newsletter will address many of your questions or concerns.

If you have any questions, please do not hesitate to contact any of our team members.

Sincerely,



Martha W. Wye

President and CEO

Members First. Partners Forever.

WHAT IS CHANGING?

November 30, 2021

Please note the Poff Branch will be closed all day on November 30th and December 1st. The Salem Branch is closing at 2:00 p.m. on Tuesday, November 30th. Additionally, access to Online Banking will be unavailable starting at 2:00 p.m. on November 30th. Both branches will re-open on Thursday, December 2, 2021. Please accept our apologies for any inconvenience.

If you have any questions, please call the credit union at 540.986.0652, and an InFirst employee will be available to assist you. **The telephone menu is changing, but our phone number is not!**

December 1, 2021

Your account number is changing! The new account number will begin with **99** and will consist of seven numbers. For example, if your account number currently is 12345, your new account number will be 9912345. If you have a three-digit account number, the new account number will be 9900123. If you have a four-digit account number, the new account will be 9901234.

Your FedStar checks and ACH debit/credits will automatically post to your "new" account number.

Is my bank transit routing number changing? 251482914 is a valid routing number. Eventually, we will be changing the routing number to 254075438.

What if I want to have funds wired to the credit union? Effective December 1st, incoming wires should be sent to your new account number and the new routing number. Please call the credit union for wire instructions if you have any questions.

How do I wire funds to another financial institution? For your security, we ask that you call the credit union to obtain a Wire Transfer Form. Please complete the Wire Transfer Form and follow the instructions on the form. Our Wire Transfer Department will call the phone number on file for you to verify that you have initiated the wire transfer request.

December 1, 2021 (CONT.)

Should I contact my payroll office or notify social security that my account number has changed?

There is no rush to notify your payroll office or any other direct deposit source because we can direct all incoming transactions to your “new” account number.

What about my “old” FedStar checks? You may use all of your “FedStar” checks until you need new ones. When you order checks through our website on or after November 15th, the “new” routing number will appear on the bottom of your checks next to your “new” account number.

What about the automatic debits or credits tied to my FedStar checking or savings account? If you have automatic debits (or credits) that post to your FedStar accounts, they will continue to post to your “new” account.

What if I want to set up a new debit or credit to my new checking or savings account? Use the InFirst routing number, 254075438, and your “new” checking or savings account number. If you are not sure, call us.

What about my FedStar MasterCard Debit Card? Your current FedStar MasterCard debit card will work until midnight on November 30, 2021. We are mailing your new InFirst VISA debit card to you on November 10th. You will be able to activate the debit card on or after December 1st. Please note that you must activate your card from the phone number that we have on file. Simply follow the instructions on the sticker that is affixed to the card. You will be prompted to select a new PIN. **You may enter any 4 digit number – including your current PIN.** If you encounter any trouble activating the card, please call the credit union.

Don't forget to sign up for VISA Purchase Alerts. You can do this from our website.

What about my FedStar Credit Card?

If you have a FedStar VISA Credit Card, we ordered you a new InFirst VISA Rewards Credit Card. You should receive your new InFirst VISA credit card on or before November 15, 2021. Please activate the new card immediately from the phone number that we have on file. If you encounter any trouble activating the credit card, please call 540.644.9515.

You will receive your last FedStar VISA credit card statement after November 10th. All future statements

will be sent after the 23rd of each month. You may receive two statements in November, one dated November 10th and one dated November 23rd. Please make at least one payment equal to the required minimum payment no later than December 17th. Call 540.986.0652 if you have any questions.



- **Use your new VISA Rewards Credit Card as soon as it is activated and earn rewards with every purchase!**
- **The outstanding balance on your FedStar credit card will be transferred to the new InFirst VISA Credit Card.**
- **The interest rate on your credit card will not change.**
- **The due date is changing from the 6th to the 17th of the month.**
- **Future InFirst VISA Rewards Credit Card statements will be mailed on the 23rd of the month.**
- **If you have automatic payments set up to pay the FedStar credit card, you must stop those payments and select one of the payment options detailed below.**
- **Sign up for VISA Purchase Alerts via our website.**

Available Payment Options as of December 1, 2021

1. Download our Mobile App and transfer the money from your checking or savings to your credit card.
2. Log in to Online Banking, select the Credit Card tab, and set up a one-time or reoccurring payment.
3. Visit any InFirst FCU branch or a shared branch to make a payment.
4. Set up bill payer with any financial institution to make a payment.
5. Mail a check to your local branch or our mail processing center at PO Box 71050, Charlotte, NC 28272.

WHAT ABOUT THE AUTOMATIC DEBITS TIED TO MY FEDSTAR DEBIT OR CREDIT CARD?

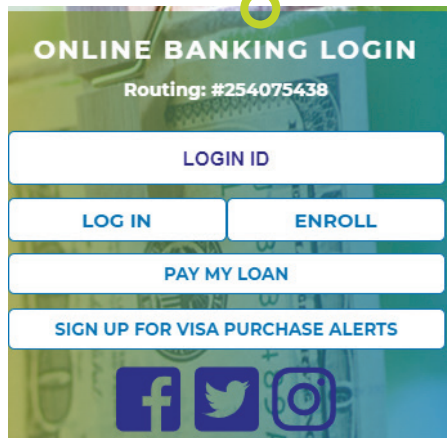
It is important that you **immediately review** your account activity on your monthly FedStar statements and identify any automatic payments tied to your 16-digit debit or credit card.

After November 30th, any transactions initiated on your FedStar Debit or Credit Card will be declined. Remember to use your InFirst VISA Rewards Credit Card.



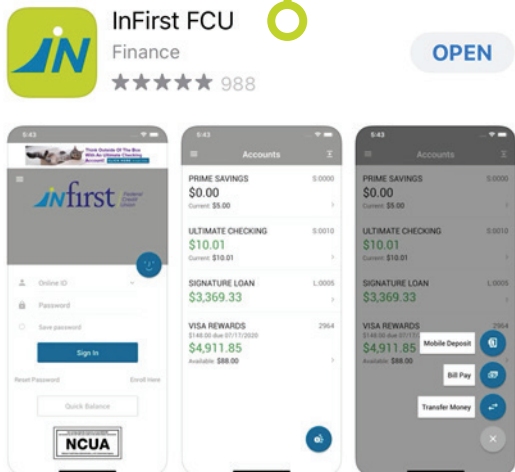
WHAT IS NEW?

December 2, 2021



ONLINE BANKING: Visit infirstfcu.org and click ENROLL to sign up for Online Banking. Should you need assistance, please call 540.986.0652 or email us at infirst@infirstfcu.org.

AUDIO TELLER: The new Audio Teller number is 888.960.6185, or you may call the credit union and select the option for Audio Teller. Initially, you will be required to select a new access PIN.



MOBILE BANKING: Download the InFirst App on December 2nd and check out all of the features, including mobile remote deposit, transfers between accounts, and much more. If your smartphone offers facial recognition, consider selecting this option for a quick and easy review of your accounts. It will take 48 hours for your credit card information to appear in the mobile app.

What about Bill Payer in Online Banking?

We were able to “move” all of your current FedStar bill payer information over with your new account, but we ask that you go online and verify the payee information on or after December 2, 2021.

MONTHLY STATEMENTS AND 2021 TAX STATEMENTS:

During the first week in December, you will receive your FedStar November 30th bank statement. The format for InFirst statement dated December 31, 2021, will be different. We recommend that members review their statements monthly and contact the credit union if you have any questions. Your year-end 1099 and/or 1098 will be mailed no later than January 31, 2022, and may be available earlier in January via Online Banking and our Mobile App.



What if I do not receive my new InFirst DEBIT or CREDIT CARD by November 24th?

Please call the credit union at 540.986.0652 and select option 7 to speak to a representative.

AT A GLANCE

MONDAY
11/15/2021

WEDNESDAY
11/24/2021

TUESDAY
11/30/2021

WEDNESDAY
12/01/2021

THURSDAY
12/02/2021

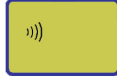
Look for your new
InFirst VISA
Rewards Credit
Card to arrive

Look for your
new InFirst Debit
Card to arrive

Poff Branch:
Closed
Salem Branch:
Closing at 2:00 p.m.

Call Center:
Open All Day
Salem & Poff Branches:
Closed All Day

All Branches:
Re-opened and
ready for business



*Please remember to call us
with your new address.*

In December, you will be able to change
your address through Online Banking.



Federally insured by NCUA.

540.986.0652

FedStar.org

2 W. Main Street
Salem, VA 24153

MEMBERS FIRST. PARTNERS FOREVER.



PRSR STD
U.S. POSTAGE
PAID
QUADVANTAGE