



# A LETTER FROM THE *President & CEO*

Dear Heritage Financial Credit Union Members,

Over the past year, I have shared details surrounding our organization's efforts and planning for technological enhancements in the HFCU member newsletter that are sure to maximize your banking experience with us.

Today, I am excited to share more information as we embark on our System Upgrade journey, which has been intentionally designed to provide significant updates to our way of doing business to better serve you. This transition, which will take place between Friday, May 3rd, 2024 and Monday, May 6th, 2024, will equip HFCU with the necessary tools, resources, and digital services to improve and maximize your experience and further support our commitment to providing you an exceptional banking experience.

In this comprehensive booklet, you will find the key information to be aware of such as a service availability schedule, a checklist for you, exciting updates to come and information on all of the most important updates coming your way.

Aside from this booklet, we will continue to provide frequent and transparent communication leading up to the System Upgrade to keep you informed. Be on the lookout for letters, emails, newsletters and much more headed your way! If you haven't already, be sure to check in with your local branch to ensure your most up to date contact information is on file - you won't want to miss any of this information.

In the meantime, I'd like to thank our entire team for all of their efforts and hard work on this technology upgrade and thank you for your unwavering support, understanding, and patience as we move through our System Upgrade. We are grateful for the opportunity to continue serving you. And remember, as the cover of this booklet states, don't throw this valuable information away!

Thank you for choosing Heritage Financial Credit Union as your trusted financial partner.

Sincerely,

Michael J. Ciriello  
President and CEO