



March 2009

***Important Notice About
E-Statements vs Paper Statements***

Dear Member:

As a Home Banking user, we hope you are enjoying the convenience of accessing your LOC account 24/7 to make a wide range of transactions. In speaking with many of our members who use the Home Banking product, we have found that most members are balancing their accounts online...rather than even looking at the paper statements that come in the mail.

In order to help reduce the costs of sending paper statements unnecessarily, and in order to help the environment, we are encouraging our Home Banking members to switch to our secure E-Statements. You receive an e-mail notification that your E-Statement is ready and you can view and print it at your convenience. Your E-Statement is also available to you by the 3rd of the month. You don't have to worry about your statement getting lost or stolen in the mail, and you have access to your E-Statement from any computer with Internet access.

You can select E-Statements the next time you sign into Home Banking. Click "E-Statements" in under Services in the left menu bar and follow the prompts. When you've enrolled in E-Statements, your paper statements will then be discontinued.

You do have the option to continue receiving paper statements, if you wish. However, due to the increasing costs of producing these statements and the increasing postage costs, it will be necessary to charge a \$2.00 monthly fee when Home Banking users choose this option. This fee will begin on June 1, 2009.

Go Green at LOC Federal Credit Union. Sign up for E-Statements today. If you have any questions or need assistance, please do not hesitate to contact us at 800-837-4LOC.

Sincerely,

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