

July 9, 2019

RE: Technology enhancements are coming for all FCCB customers

Dear FCCB customer,

I am excited to announce that big changes are coming to FCCB! Since the bank's inception in 2000, we've used the same internal system to process our transactions. We are taking this opportunity to make certain enhancements—both cosmetic and operational—in an effort to provide you with more modern and advanced banking services.

WHAT: At a high level, some of the project enhancements include:

- Redesigned and streamlined website (TheBankForMe.com)
- Changes to the look, feel, and navigation of online, mobile, and telephone banking
- More efficient notification process and electronic communication channels

WHEN: While the behind-the-scenes work is underway, the biggest change to you will occur starting Friday, December 6, 2019. We anticipate full integration will be complete by Monday morning. As a precaution, we recommend having an alternate payment option available over the weekend (December 7-8).

HOW: Our technology project roadmap—including steps you'll need to take in advance to avoid any interruption—will be communicated in the coming months through our various channels. Our goal is to make the improvement implementation process as easy as possible, and minimize any service disruption as best we can during the upgrade weekend.

If you have any questions, please give us a call at 505.327.3222. Thank you in advance for your patience and continued support. We think you'll be pleased!

Sincerely,



Sheila Mathews
President and CEO