

January 1, 2012

Dear Valued Member of Metro Shores Credit Union,

Your account was identified as one of the 3% of credit union accounts transacting on the telephone direct information access line (D.I.A.L.). After much research the data processing company has deemed this telephone audio response unit as obsolete beginning in 2012.

Metro Shores Credit Union has never encountered an account security problem with the D.I.A.L system but takes any potential data security risk seriously. Unfortunately, due to the possibility of system security issues, the D.I.A.L. automated phone service will no longer be available.

The credit union continues to offer secure online internet banking as a free service to its members. An enrollment card is enclosed for your convenience if you have not already signed up for this service. The staff is available to assist anyone who has questions regarding the use of online banking.

**As a way of expressing gratitude to the members who chose to use the phone for account inquiries and/or transfers, the \$1.00 phone transfer fee is being eliminated effective January 1, 2012.**

All members are more than welcome to call any of the four branch offices to do account inquiries and/or transfers free of charge. A mobile phone text banking product is also in the works which will provide account access via cellular phone 24 hours a day.

Metro Shores Credit Union is so thankful to have members like you. Eliminating any service that has been provided for so long is disheartening, but in today's world data security has to be a top priority.

If you have any questions or concerns please do not hesitate to contact any of the branches or myself directly at the numbers listed below.

Sincerely,

Donna K. Follbaum  
CEO  
Phone: (734) 676-8666 Ext 100