



FRIENDLY FEDERAL CREDIT UNION

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January 31, 2022

Fellow Friendly Federal Credit Union members,

We, as your Board of Directors, are excited to announce some changes at Friendly Federal that will enhance your use of our Credit Union. After nine years, the need has arisen to upgrade our basic core conversion for all data processing. Our new provider of these services will be CUAnswers. The transition is taking place with this writing and will continue until April 30, 2022, when the complete transition will take place. Most of the changes involved with the new system will be handled seamlessly by our very capable staff. Some of the enhancements you will see are:

- A new log in process that will be faster and provide better security.
- Expanded on-line banking which will allow members to monitor all credit card history and payments. This is one of many member services that will be new and/or improved.
- A redesigned website that will be more informative and more user friendly.
- Mobile check depositing.
- Improved receipt format. (Already in place)

These are a few of the improvements that are going to be available to members with more to follow as the upgrade unfolds.

The need to become a more computer/mobile enhanced credit union is a must to satisfy the needs of today's members. There are growing demands for services that members can accomplish without physically visiting either office. This upgrade will provide those services and result in efficiencies that will allow us to consolidate the efforts of both the Aliquippa and Baden offices. Effective March 1, 2022, we will change the service days at the Baden office to a Monday – Wednesday – Friday format. The hours of operation will remain the same. The Aliquippa office will continue to operate with an unchanged operating schedule in the hope that this will allow for a smooth transition for all of the Baden members.

We are hopeful that you will embrace these changes and continue to use Friendly Federal Credit Union as your primary banking location. Thanks in advance for your continued business and support.

Very truly yours,

Carl Hennen
Board Chairman

Not for profit, not for charity, but for service.