

Southwest

Oklahoma Federal Credit Union

Dear Credit Union Member:

Southwest Oklahoma FCU is excited to announce that we have selected FiServ Portico as our new core data processor. We arrived at the conclusion that our present data processing provider limited our ability to move into the future and help us keep our institution on the leading edge of a highly competitive industry. After an extensive search and careful deliberation, we decided that FiServ Portico is the service provider that can help us achieve our goals. As a result, we will convert from our present data processing platform to the FiServ Portico data processing platform on **November 1, 2018**.

FiServ Portico will enhance our efficiency and productivity while allowing us to use leading edge technology as we move into the future. We will begin to offer new and enhanced products and services through more efficient delivery systems. Members who use our online and mobile services will see enhancements in the look and feel of our home banking, bill payment, and mobile check deposit products. Members will also see changes to our paper statements and electronic statements. Members who carry our VISA credit card will experience changes that will allow greater individual control of their credit card information and features.

Members will need to be aware that the credit union will be closed all day on 11/1/2018 and until 12 noon on 11/2/2018 as we complete the conversion. We understand that this may create some concern, but it is necessary to maintain the integrity of the conversion process. We will not be available to perform typical on-site account transactions at any of our locations during the time we are closed. Most of our services including check clearings and electronic transactions will process as normal. All VISA credit card and ATM/Debit cards will be available for normal use and should process in the usual manner.

As we approach November 1, 2018, we will provide more information, instructions, and helpful tips so our members will know what we are doing and how to prepare individually for this transition. Credit union staff and officials will work diligently to resolve any issues that may arise.

We appreciate your loyalty to our institution and encourage you to encourage others to become a member of Southwest Oklahoma Federal Credit Union. Thank you for your support of this investment in our future!

Sincerely,



Emmett Meraz
President/CEO