

December 20, 2017



AN IMPORTANT MESSAGE FROM THE PRESIDENT

I'd like to take a moment to provide some background and updates about our recent software conversion. This should help clarify what took place and why we did it.

Rob Hatefi
Coca-Cola Credit Union
President/CEO

Our Long Term Goals

The Credit Union's long term goals are to:

- increase efficiencies
- reduce costs
- enhance security and
- make it easier for you to do business with us

Why was the Conversion necessary?

A complete overhaul of the software that we use to run the Credit Union was necessary to achieve these goals. Additionally, previous legacy software was failing and inevitably would have resulted in disruptions down the road.

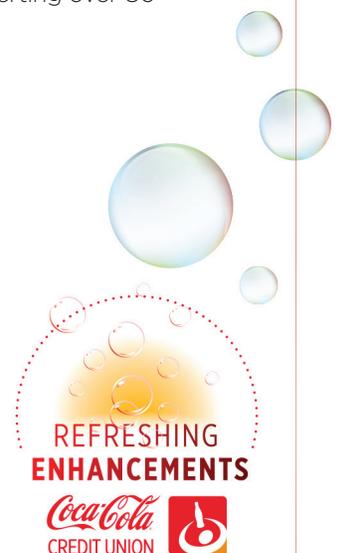
What was involved in the conversion?

A software conversion of this magnitude is an extraordinary undertaking. Ours consisted of converting over 80 different software programs and 30 partners.

How did the conversion go?

Our software conversion occurred on October 1-2, 2017, during which time all of our systems were offline until we reopened on Tuesday October 3rd with a more modern and robust online banking platform and mobile banking app.

We did run into some challenges with our bill pay, where the system's functionality and ease of use regressed when compared to the prior system. However, we are launching an enhanced desktop version of bill pay in 2018 Q1 which will be similar to the mobile/tablet version.



What's next?

We will be completing many upgrades through the end of this year and are planning several new enhancements in the short and long term. This includes an improved website design that is tightly integrated with our online banking, creating a more robust and dynamic user experience.

While the timeline is subject to change, I thought I would share with you a brief road map of the enhancements we are planning:

2018 Q1

- Tightly integrated money management tool within online banking providing members access to all of their internal/external financial accounts
- Voice enabled banking
- Document vault for upload and download of account documents
- Integrated credit cards with online banking

2018 Q2

- Mobile wallets
- New e-presentment (statements and notices) – mobile app and online banking
- Travel notifications
- Alerts
- Turn cards on/off

2018 Q3

- Facial recognition

2018 Q4

- Virtual advisor

This is much more than most banks or credit unions roll out in a year. With our new partners we will be more agile and able to provide more efficiencies internally. Your patience as we build the best banking experience is greatly appreciated.

What can you do to support the effort?

There are a few things you can do during this time of transition:

- Confirm that ***your contact information on file with us is updated*** so you do not miss any important notices.
- ***Familiarize*** yourself with our ***new online banking and mobile app*** to access your accounts anytime
- Continue to be patient with us as we work through a few remaining issues.

We are always working to improve our services. We understand your concerns and realize that change is often inconvenient. You may still have additional questions. Please know that we are always accessible via email or by phone to quickly resolve individual account problems, and for feedback on how we can do better.

Thank you for your membership as we continue to provide refreshing financial solutions for you and your family.



Rob Hatefi, President

