Dear Customer,

As part of our commitment to remain on the cutting edge of banking technology, we are pleased to announce that we will soon upgrade our computer processing systems. These new systems will help us improve our customer service to you, while enabling us to offer the most up-to-date products and services.

The upgrade will impact the products and services you use here at the bank and some of our systems will be temporarily unavailable for a short period of time. We want you to be aware of these changes and ask that you read this letter carefully to help ensure the transition to our new systems causes you as little disruption as possible.

**Upgrade Time Frame**

Start: Friday, February 14, 2014 at 5:00 pm CST  
Finish: Tuesday, February 18, 2014 at 8:00 am CST

**Branch Hours**

All branches will close at 5:00 pm CST on Friday, February 14, 2014 and will reopen at their normal time on Tuesday, February 18, 2014.

Please note that Monday, February 17, 2014 is Presidents Day, which is a federal holiday and we will be closed that day, as is normal.

**Deposit Accounts**

**Account Numbers & Checks**

Your account number(s) will not change for any product or service we offer. You may continue using your current checks and deposit slips.

**Automated Transfers**

If you have set up Overdraft Protection or automatic transfers between your accounts here at UNION Savings BANK, these services will continue after the upgrade.

**Debit and ATM Cards**

You will keep your current debit or ATM card and your card number will not change.

Our technology upgrade will allow us to process transactions quicker and this will positively impact your debit and ATM cards. This means that your account balance will reflect up-to-the-minute transactions and will provide more accurate balances that are available to use for debit card purchases or ATM withdrawals.

**Loan Accounts**

Loan numbers will stay the same. Payment due dates will stay the same for all customers except those with an Overdraft Protection Line of Credit.

After the upgrade, customers with an Overdraft Protection Line of Credit will receive a loan statement that is separate from their checking account statement. Beginning in March 2014, when a payment is required, it will be due by the fifteenth of each month.
Express Telephone Banking

Express Telephone Banking, our solution for obtaining account information over the phone, will be upgraded in order to serve you better.

On Friday, February 14, 2014 at 5:00 pm CST, Express Telephone Banking will be placed in an “inquiry only” mode, which means that you can listen to your transaction history but cannot make account transfers or loan payments.

Express Telephone Banking will be back online on Tuesday, February 18, 2014 at 8:00 am CST. The new toll free number will be 844-872-8464 or 844-USaving. All users will be required to re-enroll during the first call.

Statements and Notices

Statement Format

Statements will feature a new and improved format that will be easier to read and understand.

Extra Statement in February

All checking, savings, and money market account holders, including those who have elected to receive their statements electronically, will receive a paper account statement for activity through February 14, 2014. This statement may reflect lesser number of days than what is normal. We will also pay any accrued interest to checking, savings and money market accounts on February 14, 2014.

Notices

All standard bank notices (example: CD maturity notices, overdrafts) will have an improved look and format after the upgrade.

Online Banking

Online Banking will have a fresh new design and will have a great number of new features!

For our customers that are currently using online banking, please carefully review the following information on how to access your account during and after the upgrade time frame.

Current Version Availability

The current version of NetTeller Online Banking will be placed in an “inquiry only” mode on Friday, February 14, 2014 at 5:00 pm CST. In inquiry only mode, you may view balances, past account activity, or download electronic statements. As a courtesy, we will keep NetTeller Online Banking available in an inquiry only mode until Friday, March 14, 2014 to allow you ample time to download your history and electronic statements. Please note that NetTeller will not be updated to reflect changes in balances or transactions that occur after February 14, 2014.

New Version Availability

The new and improved Online Banking service will be ready to use on Tuesday, February 18, 2014 at 8:00 am CST.
Online Banking (continued)

Website Address

The website address of Online Banking will change after the upgrade. Please note that if you have an Internet favorite or a bookmark established for the current site, you must go to our homepage www.unionsavingsbank.com first to access the new version.

User ID

Your Online Banking ID will stay the same.

Password

The first time you login to the new version of Online Banking, you will be prompted to select a new password. Your new password is case-sensitive and must be a minimum of 8 characters in length with a maximum length of 17 characters. The password must include a combination of a minimum of five letters, an uppercase letter, a lowercase letter, at least one number.

Security Data

When you first login to Online Banking after the upgrade, you will be asked to select new security data including a new image, a new pass phrase, and 3 new security questions. Your previously entered security data will not be retained through the upgrade, as it is highly confidential.

Check Images & E-Statements

For existing users, your check images, transaction history and e-statements will not carry over to the new system. We apologize for any inconvenience this may cause. Please download and save any information that you may want to retain for future use from the current NetTeller Online Banking system before Friday, March 14, 2014.

Automatic Transfers

If you previously set up automatic, recurring transfers within Online Banking, we anticipate that these will carry over to the new system. Please review your automatic transfers by clicking on the “Transfers” button.

Alerts

If you previously set up alerts to notify you of events such as a low balance, they will not carry over to the new system. To recreate your alerts, simply click the Options button from the menu, after you login.

User Agreement

You will be prompted to review and agree to new terms and conditions for the Online Banking service. Please review this document carefully.

Online Bill Pay

If you are currently a registered user of Online Bill Pay, you will see many improvements to your service.

We anticipate that the payees that you created in Bill Pay will transfer over to our new system. Please review your payee information the first time you login. It is important to note that your prior payment history will not transfer and we apologize for any inconvenience this may cause.
Customer Assistance

In order for us to be available for questions when it’s more convenient for you, we have temporarily extended our telephone customer service hours on evenings and weekends.

Extended Telephone Customer Service Hours

The following is our schedule of extended telephone customer service hours to help you during our upgrade. During these times, you may reach us by calling telephone number 815-599-1710.

Tuesday, February 18 – Friday, February 21, 2014  5:00 pm CST – 8:00 pm CST
Saturday, February 22 – Sunday, February 23, 2014  12:00 pm CST – 6:00 pm CST
Monday, February 24, 2014 – Friday, February 28, 2014  5:00 pm CST – 8:00 pm CST

Online Banking Support Team

We have added a dedicated group of employees that can help you with questions about online banking. You can reach this team by dialing them directly at 815-599-1710 or by calling any UNION Savings BANK office.

More Information

You can also visit our homepage at www.unionsavingsbank.com to learn more about the technology upgrade.

In closing, we appreciate your patience during our technology upgrade. We are confident that you will enjoy the benefits of these changes and we encourage you to watch for exciting announcements about new products and services coming in the near future.

Sincerely,

Thomas A. Huber
CEO and Chairman of the Board