

Dear Members with Joint Accounts,

We want to let you know about some important changes taking place to your online banking account on **September 28, 2023** at 6pm (CDT). These changes might affect how you and other joint owners on your account see your account information. We've detailed the changes below, and if you want to make changes prior the upgrade, please contact your local branch or contact our member services center at **205-320-4000** or toll free at **1-800-633-8431**.

- **Accounts Under Your Name:** Beginning October 2, 2023, when you log into online banking, you'll see all the accounts where you are the main owner or a joint owner. If a joint owner should not see your account information, you will need to remove them from your account or add them as a Payable on Death Beneficiary prior to the upgrade.
- **One User ID and Password:** You won't need multiple User IDs and passwords anymore. All your accounts as a main or joint owner will use one User ID and one password. If you have multiple User IDs prior to the upgrade, you will use the User ID and password that was last accessed prior to September 28, 2023 at 6pm after the upgrade. If you only use one User ID and password, it will remain unchanged.
- **Joint Account Owners:** You might have others listed as joint owners on your accounts, like a spouse, child, parent, or someone else. If they also have an AmFirst login or create an AmFirst login, they will be able to see the accounts where they are joint owners. Check your last statement to see if you have any joint owners on your accounts.
- **Making Account Changes:** If you need to remove joint owners from your accounts, you can visit a local AmFirst branch, and we will help you with that. For out-of-state members, we can accept letters requesting the removal of joint owners from your account.
- **Separate Logins:** You won't have to share login information any longer. If you share a joint account with someone, both of you can have your own User IDs and passwords to access it. This means you can keep your banking info more private.

These enhancements will make it easier for you to manage your accounts. However, after the upgrade, the accounts you see when you log in might be different from what you see today. To stay informed about these changes, please visit our website and review the System Upgrade information.

System Upgrade Information

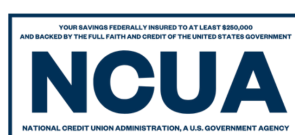
We always appreciate your membership. Thank you for choosing AmFirst.

Sincerely,

AmFirst



205-320-4000 | amfirst.org



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