



Thomas L. Owens
President & CEO

January 22, 2021

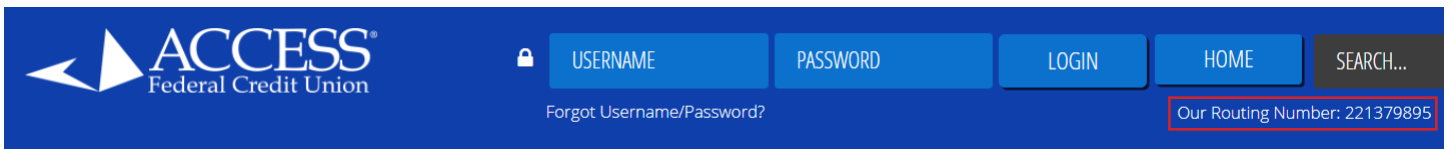
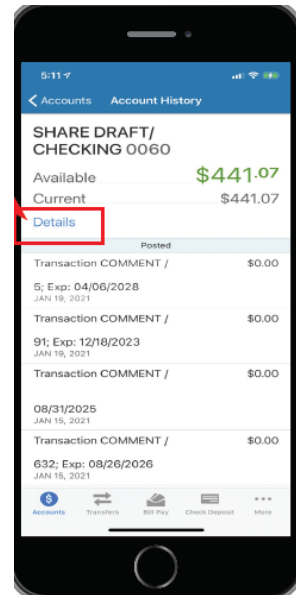
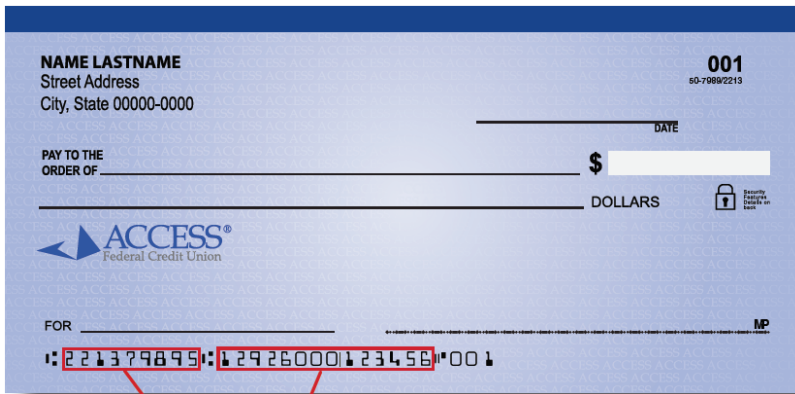
Dear Members,

As we move forward into 2021 and beyond, everyone is encouraged to receive deposits and make payments electronically. This is favorable because it is more efficient – which saves time and cuts costs. This would include both deposits to your account (from Social Security, Veterans Administration, your employer, Economic Impact Payments (Stimulus), tax returns, etc.) as well as payments from your account (gym memberships, insurance premiums, loan payments, etc.) that you have authorized. We believe this trend will continue to grow rapidly while the use of checks will continue to decline.

At ACCESS, we want to provide the best processes for your electronic transactions. Most electronic payments are routed through the Federal Reserve Bank (“the Fed”) which acts as the clearing house or “middleman” between financial institutions. These electronic transactions are referred to as ACH transactions.

You have probably heard people refer to the Credit Union’s Routing Number. Our routing number is 221379895 – which is our unique “address” at the Fed – and is used to route ACH transactions to us from business, the government, and other financial institutions. Our Routing Number may be found on your personal check, and on our website.

Your **direct deposit/ACH number** may be found on the bottom of your personal check immediately following our routing number. It may also be found on our mobile app or ACCESS Online. All the numbers on the bottom of your check are referred to as your MICR number as they are printed in magnetic ink (MICR = magnetic ink character recognition). The final set of numbers is the actual check number.



Each day the process begins by the Fed transmitting electronic transactions with our routing number to us. Once our computer receives the electronic transactions, it will deposit the funds into your account and honor payments/withdrawals you have authorized. Because this is happening electronically (one computer talking to another), it is very important that the **direct deposit/ACH number** you provided to the sender is a perfect match. Your actual **direct deposit/ACH number** is **fourteen digits** long. It is more than just your member number.

Your **member number**, which may be less than six digits, is useful at the Credit Union when you are making transactions **but is not sufficient to properly direct an electronic ACH transaction to your account**. If you only provide your member number, it will not be recognized by the Credit Union's computer and will be returned to the sender marked "account number not found".

We currently are upgrading our electronic payment operations. Effective June 30, 2021 if your transaction is not in the proper **fourteen-digit Direct Deposit/ACH** format it will be returned to the sender. Over the next few months we will be reviewing incoming electronic transactions to ensure the account numbers are in the correct format. If there is an issue with your transaction, you may be receiving correspondence from us requesting that you contact the sender to update your Direct Deposit/ACH number.

If you have further questions please feel free to call or text us at 315-557-1000. Thank you for your assistance as we work together to make your banking experience even more practical and efficient.

Very truly yours,

A handwritten signature in black ink, appearing to read "Tom R. Jones". The signature is fluid and cursive, with a long horizontal flourish extending to the right.