



Thomas L. Owens
President & CEO

Dear Members,

We are pleased to announce that the National Credit Union Administration, has approved our request to expand our field of membership to eight counties. Now everyone, who lives, works, worships, attends school, or has businesses or other legal entities located in Oneida, Fulton, Hamilton, Herkimer, Lewis, Madison, Montgomery, and Otsego counties may now join ACCESS Federal Credit Union.

We are excited to be able to bring our unique brand of "traditional banking values" to seven additional counties. We have always put principle before "profit" and believe that earning someone's trust is essential to earning their business.

How people "bank" has changed dramatically over the past year and a half. While branch locations are important and essential for some, the ability to meet members' needs electronically is something we continue to build on daily. We are proud to be able to offer traditional branch banking as well as state of the art digital products and services.

As you may know, we were originally Chartered in 1947 and are currently headquartered in Clinton, NY. We have over \$242 million in assets with five branch locations in Oneida and Madison counties. With our branch locations and our online banking platform we feel well positioned to serve this new extended community.

We look forward to continuing to "exceed the expectations" of our existing members, while also meeting and working with new members.

Sincerely,

A handwritten signature in black ink, appearing to read "Tom L. Owens", written in a cursive style.