

Important Member Disclosure Notice: System Integration in Progress

As part of the merger between Ukrainian Selfreliance Federal Credit Union ("UKRFCU") and Self Reliance NY Federal Credit Union ("SRNYFCU"), we are proud to introduce our unified institution:

Self Reliance Financial Federal Credit Union ("SRFFCU")

October 1, 2025, marks the official launch of Self Reliance Financial Federal Credit Union. During this transition, we are actively working to integrate products, services, systems, policies, procedures and forms across all physical and digital channels.

Please note:

- **Not all physical or digital channels currently have access to all systems from the legacy institutions.**

Certain products and services are location-dependent and may only be available at the physical or digital channels of the legacy institution where they were originally offered.

For example, products previously available at one of the legacy credit unions may not yet be available at the other legacy credit union and vice versa.

- **Membership agreements will be updated in the future to reflect the unified SRFFCU structure.** Until then, current membership agreements remain valid and in full effect.

All other existing contracts, agreements, disclosures, policies, and procedures remain in effect and unchanged.

- **NCUA Share Insurance coverage**

For a period of six months following the merger, accounts from UKRFCU and SRNYFCU will be separately insured by the NCUA. October 1, 2025 is the date of the merger and serves as the effective date for timing this separate insurance coverage. This separate insurance coverage will end six months after the effective date of the merger. After this period, all accounts will be insured under a single coverage limit. In case of share certificates renewed at the **same dollar amount and for the same term** within this six-month grace period, the separate insurance coverage applies until the earliest maturity date following that six-month period. A share certificate that matures within the six-month grace period that is renewed **on any other basis, or that is not renewed**, is separately insured only until the end of the six-month grace period.

We are committed to keeping you informed as services become fully unified and available across all SRFFCU channels.

Updates will be communicated regularly through various methods such as branch signage, email, mail, and website. If you have any questions, please contact us or ask your local branch staff.

We thank you for being a valued member of Self Reliance Financial Federal Credit Union!