

October 12, 2021

Welcome to Online and Mobile Banking at Kinecta

Dear Member:

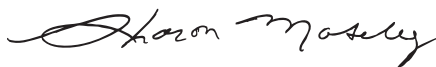
When your Xceed accounts and services transfer to Kinecta over the weekend of October 30-31, 2021, so will your online and mobile services – and in this letter, we're pleased to bring you everything you need to know for a smooth and simple transition. Rest assured, we are taking special care to automatically transfer as much as possible, and to minimize any interruptions in service.

- For all the details you need to know, refer to the **Digital Transition Calendar** on the next page, which also contains a handy **Checklist** of to-do items for your convenience.
- Then beginning November 1, follow the simple **First-Time Login and Setup** instructions to get started at Kinecta. (With only a few exceptions, Xceed members will get to keep their current Xceed Username and Password.)

At Kinecta, we have a passion for making banking easy and accessible for our members. It's part of what we mean by **banking done different**, and you can count on our ongoing commitment to delivering the very best in online and mobile enhancements.

We look forward to showing you what Kinecta can do for you.

Sincerely,



Sharon Moseley
Chief Information Officer

We'll simplify the transition by moving your Bill Pay payees and transaction history automatically.

You'll get to keep your current Xceed login credentials in most cases.

Everything you need to know is right here – including some easy but important steps you should plan to take.

Questions?

Call the Kinecta
Member Contact Center at
800.854.9846

Your Digital Transition Calendar and Checklist:

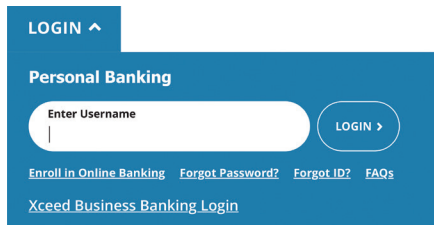
October 24 – November 1

	What's Happening	Your Checklist
Sunday October 24	<p>Your access to Xceed Bill Pay, External Fund Transfer, and PopMoney services will end at 9 p.m. PT.</p> <p>Bill Pay payees and 6 months of Bill Pay history will be transferred automatically.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Make note of any <u>account alerts</u>, <u>recurring payments</u>, and <u>external transfers</u> to other institutions, so you can reestablish them at Kinecta. <input type="checkbox"/> If you need account records older than 6 months, be sure to print or download them from the Xceed site by this date.
Monday October 25	<p>Last day scheduled external ACH transfers will process.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Schedule any external ACH transfers in online banking to be completed on October 25 or before.
Thursday October 28	<p>Your Xceed online and mobile banking services end at 9 p.m. PT.</p> <p>Last day for mobile remote deposits.</p> <p>Last day for internal account transfers.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Xceed Bill Payments scheduled for payment on October 30-31 will be paid on October 29, so be sure to manage your balance levels accordingly. <input type="checkbox"/> Schedule any internal account transfers for October 28 or before.
Saturday-Sunday October 30-31	<p>Xceed branches will be closed.</p> <p>No access to online or mobile transactions during this time.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Plan ahead for no online or mobile access this weekend. <input type="checkbox"/> You can still use your Xceed debit cards for purchases and cash withdrawals.
Monday November 1 WELCOME TO KINECTA	<p>Online and mobile services begin at Kinecta at 6 a.m. PT.</p> <p>Your complete Xceed transaction history will be transferred to Kinecta.</p> <p>(Note that going forward, only the last 24 months of records will be viewable.)</p>	<p>Verify the following, which will be transferred automatically:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Shares and loans <input type="checkbox"/> Bill payees <input type="checkbox"/> Future-dated one-time and recurring Bill Pay Payments <p>Reestablish the following, which cannot be transferred automatically:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Future-dated one-time and recurring Online Banking transfers and payments <input type="checkbox"/> Cross Member Transfers (now Cross Account Transfers Setup) <input type="checkbox"/> External one-time transfers and recurring transfers between accounts <input type="checkbox"/> Account and transaction eAlerts

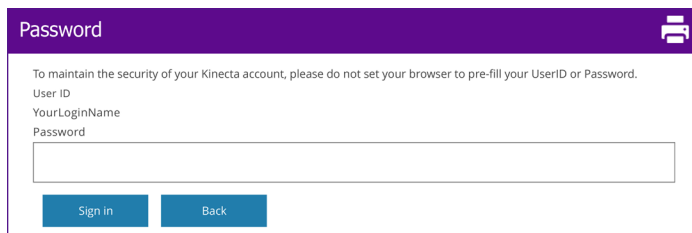
First-Time Login and Setup: November 1, 2021 or after

FOR PERSONAL ONLINE BANKING:

1. Starting Monday, November 1, go to **kinecta.org** and click on the Login drop-down box in the upper left corner. Enter your current Xceed User ID into the Username box and click "Login."



2. On the Login screen, enter your Password. Click "Sign In."



3. Review and accept our Online Agreement.
4. Follow the simple instructions to set up security questions so we can authenticate your identity upon future logins (only when necessary).
5. Verify and/or reestablish your account data, transactions, alerts, etc., as shown in your Calendar Checklist on the facing page.

FOR MOBILE BANKING:

1. Download the highly rated Kinecta Mobile Banking app from the Apple App Store or Google Play.
2. Log in to our mobile app using the same Xceed User ID and Password you use for online banking.
3. Follow the simple instructions to register your device through a one-time PIN. Our app supports Touch/Face ID login for quick and secure login.
4. Review and accept our service agreement and disclosure.

Important Note: Your mobile check deposit history, as well as your past PopMoney payments, will be viewable as transaction history, but historical mobile check deposit images will not be available. Your mobile app also offers convenient access to your Kinecta debit and credit card(s).

Starting November 1, for questions or assistance with first-time login, call the Kinecta Member Contact Center. We're here to help!

800.854.9846

5 a.m. - 6 p.m. PT, Monday-Friday

6 a.m. - 3 p.m. PT, Saturday