

UBI

A COMMUNITY
FEDERAL CREDIT UNION

Dear valued members,

In light of the recent banking industry problems, we wanted to take a moment to talk to you about something that we know is important to all of us – the safety and security of your hard-earned money. At UBI Federal Credit Union, we understand that you've worked tirelessly to save your money, and we want you to know that your funds are in safe hands with us.

We're proud to be classified by the National Credit Union Administration (NCUA) as "well capitalized," which is their highest rating. This means that we have ample resources to meet our financial obligations and ensure the safety of your deposits. Furthermore, your deposits are insured by the NCUA for up to \$250,000 per individual depositor, another \$250,000 each for joint account holders, as well as another \$250,000 for IRA accounts; you should know that no depositor has ever lost a penny of funds insured by the NCUA.

At UBI Federal Credit Union, we take security seriously. Our team works around the clock to keep our systems and your personal and financial information safe and secure from fraud and cyber threats. You can rest easy knowing that your money is in good hands.

If you have any questions or concerns, please don't hesitate to reach out to us. You can contact us at 860-747-4152 or email us at ubifcu@ubifcu.com. We're here to help!

Thank you for choosing UBI Federal Credit Union as your financial partner.

Warm regards,

Your Management Team

UBI Federal Credit Union