



P.O. Box 735
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(909) 383-7300

February 15, 2011

Changes to business accounts and loans on March 31, 2011

Dear Arrowhead Business Member:

We are writing to notify you in advance of a change affecting all business accounts and business loans as a result of a system consolidation. To serve our members more effectively, we are consolidating the system which serves our business accounts and loans into our existing system which supports all consumer accounts and loans. Here are important details of the conversion of business accounts and loans to our consumer system.

After the close of business on March 31, 2011, your business account will be converted as shown in the attachment.

- Account numbers and routing numbers will not change. That means you may continue to use your existing checks, and we will continue to receive and process ACH entries as normal.
- You may continue to access your accounts at any Arrowhead Credit Union branch, through our Member Service Phone Center, and online after you enroll in eBranch for online banking.
- You will be able to use any teller window at a branch, as well as the Merchant Window.
- You can request to have all your business accounts and personal accounts linked for a single view when using eBranch online banking.
- Your deposits remain federally insured to at least \$250,000.

What you can expect to change on your account:

- Some account types and features will change after the close of business on March, 31, 2011.
- If you use Business Connect online banking, you will need to enroll in eBranch and reset your account preferences, transfers, account alerts and other electronic services available.
- If you use Business Connect Bill Pay, you will need to reset your payments on eBranch.
- If you use Business CU Hear (Phone Teller) it will require a new eCode (PIN).
- You will receive a separate paper statement for each business account number.
- If you have an active Debit Card, it will be reissued in March with a new card number and PIN
- Online access and bill payments can be reestablished after conversion.

If you have a business loan, there will be no change to your terms. Your rate, due date and grace period will remain the same, and if we initiate automatic payments to pay your loan that will not change.

For any questions about how the conversion will affect your business accounts or loans, please call us at **1.800.743.7228** or visit your nearest Arrowhead branch. Please also see the additional information provided with this letter that may have the details you need. We look forward to continuing to serve you in any way that we can and thank you for your understanding during the transition in our operating systems.

Sincerely,

A handwritten signature in cursive script that reads "Steve Becker".

Steve Becker
Chief Operating Officer