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October 12, 2009

Dear Member,

We will be changing our online banking system to enhance your remote banking experience. You can find highlights of these changes on our website by visiting us online at:
www.beaconfederal.com/web/promos/OnlineBankingEnhancement

This change will occur on Monday October 19, 2009.

How does this affect you? You will be asked to complete the following steps when entering the new system for the first time:

1. **Usernames and Passwords.** The new system has some basic restrictions for usernames and passwords as follows:

Username: Must be a minimum of 8 characters and maximum of 12 characters. May be alpha numeric and is not case sensitive, but cannot begin with a number.

Password: Must be a minimum of 4 characters and maximum of 10 characters, is case sensitive, and may be alpha numeric.

You will be asked to enter your current username and password. If these do not meet the above requirements the following conversion has been applied:

- If your username started with a number, an A has been added to the beginning (ex. If your username was 2username it has been changed to A2username).
- If your username or password was in excess of the length limitation, any excess characters have been removed. (ex. If your username was BeaconFed2009, it will now be BeaconFed200. If your password was September2009, it will now be September2.)

If you have any questions about your username or password, please contact customer service at (888) 256.3800.

2. **Online Agreement.** Once you have entered your username and password, you will need to review and agree to the Online Agreement to continue. Once you have read the agreement, click the checkbox next to *I Agree* in the lower left-hand corner of your screen and click *Accept*. If you do not agree to the terms and conditions in the Online Agreement, close your Web browser or click *Decline*. You will not be able to use Online Banking without acceptance of the Online Agreement.

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3. **Security Changes.** Since we have upgraded the site, you will need to answer some security questions again to re-establish your identity as a valid user. This is called Multi-Factor Authentication - a system designed to keep your identity safe, and protect your accounts 24/7, even when you are not accessing them.
4. **Email Address Verification.** You will be asked to update your Email Address. To keep our records up to date, you will be asked to update this every 6 months.
5. **Important Notes.** Just a few more pieces of information to make this transition a smooth one.
 - The Online Banking login button will not move from our homepage, however the login screen has a new link. If you have bookmarked the login screen as a favorite you will need to access it from our homepage on your first visit and re-add it to your favorites.
 - Your accounts have not changed. All of the screens have been updated and will look different, but your information is the same.
 - Beacon Bill Pay will not be affected by any of these changes. All of your information has been transferred including your payees and transaction details.
 - For more information about the changes you can visit our website at www.beaconfederal.com/web/promos/OnlineBankingEnhancement

Now you'll be on to business as usual, with an easier-to-use system and additional services to make your life easier!

If you have any questions, please feel free to call us at (888) 256.3800 or email us at beacon@beaconfederal.com. Thank you for choosing Beacon Federal as your financial partner.

Sincerely,



Darren T. Crossett
Senior Vice President

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