



March 18, 2010

<NAME>
<ADDRESS1>
<ADDRESS2>
<CITY>, <STATE> <ZIP>

Dear <NAME>,

We want to inform you that a few Syracuse Members have unfortunately received multiple Visa Debit/ATM cards in the mail from The Summit. This card mailing was immediately followed by a mailing of a separate PIN for each card sent.

We are aware of this issue and apologize for any inconvenience or confusion that it may have caused. In a very limited number of cases, when member account data was converted from Syracuse FCU to The Summit's card processor, some members or joint members received multiple card mailings. This was simply due to a difference in the way these accounts were set up on both systems.

If you received multiple cards, here's what to do:

1. As the primary account holder, select one of the Visa Debit/ATM cards with **your name imprinted to keep and use** (out of the multiple cards you may have received).
2. If there is someone joint on your account, they should select a **different card with their name imprinted** to keep and use.
3. Once you select the card(s) you'll keep, match that card with the **corresponding PIN Number for that card.**
4. Be sure that the last 4 digits of the Visa Debit/ATM card you're keeping and the last 4 digits of the account number indicated on the PIN number mailer **match exactly.**
5. Visit a Syracuse branch or call The Summit at 800-836-SFCU, Press #, then Extension 7030 and tell us which Visa Debit/ATM card you're keeping by simply identifying the last 4 digits. Also, please let us know what cards you are planning to destroy.
6. **Destroy all of the other cards and corresponding PIN numbers.** We will also delete these other cards from our system to avoid any future issues.

Thank you for your patience and understanding on this matter.

Best regards,

Michael S. Vadala
President & CEO