



Home Office | 440 Mamaroneck Avenue | Harrison | New York 10528
Administrative Office | 400 Galleria Parkway, S.E. | Suite 1000 | Atlanta | Georgia 30339

Name
Address
City, State Zip

Dear Insured Member:

Your credit union, Syracuse FCU merged with Summit Federal Credit Union effective January 1, 2010. With this merger there was a change in the credit life and/or disability insurance program for its insured members. Both credit insurance programs are being underwritten and administered by Transamerica Financial Life Insurance Company, (Home Office – Harrison, N.Y.).

You do not need to do anything to continue your coverage. Your coverage will automatically be changed on April 1, 2010. The insured persons remain the same as your prior coverage. For example, if you selected joint life coverage, you will continue to have joint life coverage going forward.

Your new Insurance Certificate is included with this letter. It describes the benefits of coverage, as well as any limitations and/or exclusions. Please take some time to review your new certificate and keep it with your other important documents.

The following is a summary of the changes to your coverage:

- A successive period of disability due to any Injury or Sickness which was the cause of the previous disability separated by less than two (2) weeks of active employment (or less than 2 weeks of returning to usual and customary activities if unemployed) shall be considered as the same period of disability and not be subject to a new waiting Period and Elimination Period, if any. Your prior coverage successive period of disability was seven days.

If you decide that this insurance does not meet your needs, please notify the credit union in writing at Summit Federal Credit Union, 100 Marina Drive, Rochester, NY 14626.

If you have any questions concerning the insurance coverage, please contact Transamerica Life Insurance Company at 1-800-521-1670 and press option 4.

Sincerely,

Member Service Department

AGT-031010-1 NH, TCG3274