

An Important Message From CEO, Brenda Worrell: ICCU eBranch Agreement

Dear ICCU Members,

At Idaho Central Credit Union, we strive to be honest and act with integrity, own our actions, correct mistakes, and listen to member feedback. Recently, we updated our eBranch Agreement to ensure we are in full compliance with federal and state laws and regulations. Unfortunately, the way in which the terms were stated incorrectly identified some transactions as prohibited.

As has always been the case, ICCU does not regulate member transactions. Members may use eBranch services at their discretion, so long as all transactions are lawful.

We want to immediately correct two items:

- First, ICCU members can use their account(s), including mobile banking, to
 purchase legal goods and services, including firearms, ammunition, and
 cryptocurrency, as long as these purchases adhere to federal and state laws and
 regulations.
- In addition, while ICCU's eBranch services can be used to make tax and courtordered payments, including child support, we do not recommend using them for these activities. Instead, we advise that members leverage government and state payment portals to ensure timely delivery.

We are truly sorry for any concern this has caused. Your trust in ICCU is of the utmost importance. Please note that our eBranch Agreement has been updated to correct these items and can be accessed through the eBranch portal and online at iccu.com/notices.

If you have any questions or concerns, please visit your local branch or call our Member Service team at (800) 456-5067.

Thank you for being a valued ICCU member, and for your patience while we corrected this matter.

Sincerely,

Brenda Worrell

Chief Executive Officer

Idaho Central Credit Union

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