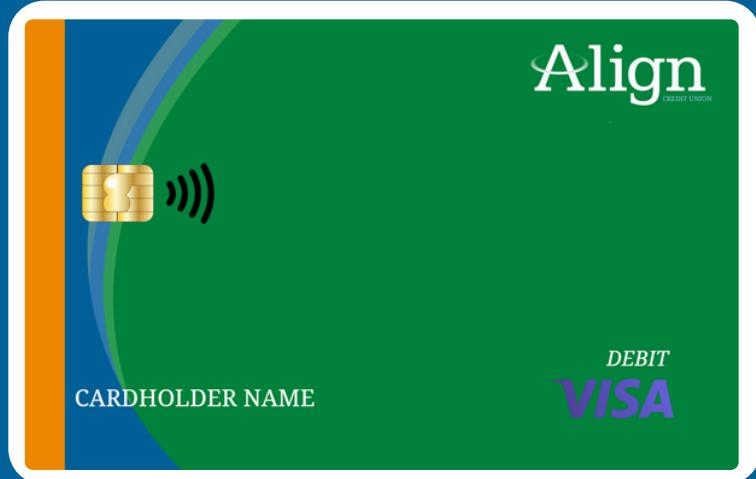




We are making improvements to our Debit Card Program



New Features Include:

- **Online and Mobile Integration**
 - Manage cards, enable controls and alerts, report a card lost or stolen and more
 - Detailed information on transactions with spending oversight
 - Change your own pin at ANYTIME
 - Ability to add to mobile wallet
- **Enhanced Fraud Solutions**
 - Two-way texting when suspicious activity is detected
 - Ability to reattempt a transaction that was flagged as potential fraud
 - Enhanced security when fraud is suspected
- **Improved surcharge free ATM network**

Your current debit card will remain active, a new card will be mailed when the current card expires.

What you need to know:

- New changes will be effective February 2, 2026.
- Current debit card holders will not receive a new card until their current card expires.
 - Reissued cards will include the tap-to-pay functionality
- All branch locations will be able to print cards on demand.
 - Cards printed in the branch will not include tap-to-pay functionality, but you can request a card with the functionality to be generated and mailed via U.S. mail within 7-10 business days.

Align is insured by NCUA and MSIC.