

December 7, 2009

Dear Member,

Welcome to SchoolsFirst Federal Credit Union! We are honored that you have bestowed the confidence in us to serve your financial needs and we are excited to have you as a Member.

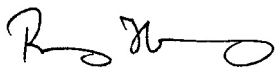
We will now work on bringing the two organizations together with as little disruption to you as possible. For now, you do not need to do anything different. We are currently collecting information for your transition to SchoolsFirst FCU. In the meantime, you should continue conducting your financial transactions as you normally would. The USEIT FCU branch that you are accustomed to using will remain open and ready to serve you.

In the upcoming months, we will be providing you with information to prepare you for your transition to SchoolsFirst FCU, including a comprehensive guide with all the specific information you'll need to know regarding your accounts. We anticipate the conversion of your accounts to SchoolsFirst FCU to be complete by the end of February 2010.

As a SchoolsFirst FCU Member, you'll enjoy the same high quality financial services you've experienced at USEIT FCU, as well as additional products and services to help you meet your financial goals. SchoolsFirst Federal Credit Union has been in existence for more than 75 years, exclusively serving school employees and their families. We offer a complete line of financial services, including credit cards, home equity loans, share certificates, online banking, bill payment, a full-service call center, and a variety of school employee retirement products.

Should you have any questions during this transition period, please contact the USEIT FCU branch location or call 310.328.1022. We look forward to serving you and your family, and we welcome you to ours!

Regards,

A handwritten signature in black ink, appearing to read 'Rudy Hanley', with a stylized flourish at the end.

Rudy Hanley
President/CEO