

June 7, 2010

Jane Smith
123 Anywhere Street
City, New Brunswick E1A 2B3

**Important changes to
your account(s) effective
June 20, 2010**

Re: Owner account number 33333-3

Dear Owner,

The amalgamation process between York Credit Union and OMISTA Credit Union is almost complete. The last step is to bring together the account information of all owners under one banking system. This means you will now be able to take advantage of the full range of OMISTA products and services. What's more, you can fully access all of your accounts at any of our five branches the way you are currently able to at your home branch.

IMPORTANT: Your banking information will change effective June 20, 2010.

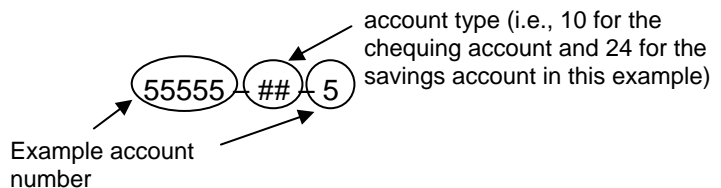
Institution number: 839
New transit number: 07013
New owner account number: 55555-5

How to use your new account number

The two-digit "account type" portion of your account number(s) will remain the same.

Example only:

Account	Old account number	New account number
CHEQUING	33333-10-3	55555-10-5
SAVINGS	33333-24-3	55555-24-5



Accessing your accounts through online banking

You may continue to use the current website link (or your bookmarked link) for online banking until midnight on June 20. From 12:00 am - 5:00 am on June 20 you will not have access to online banking. This time was chosen to minimize impact on your account access.

Beginning on June 20 at 5:00 am, using your new account number above, you can access online banking at https://www6.memberdirect.net/brand/at_701 or via www.OMISTA.com. Please remember to enter your account number with a "00" account type (i.e. 55555005). Your Personal Access Code (PAC) will remain the same.

As a result of the banking system merger on June 20, your account history in online banking will be viewable from June 1 onward. Should you require account history details prior to June 1 this information will be available by calling or visiting your branch.

Continued on reverse...

Accessing your account via TeleService®

The same timelines for online changes also apply to TeleService® telephone banking. Beginning at 5:00 am on June 20, you can access your account with the new Credit Union number **701** and your new account number. Your access code will remain the same.

Statements/E-statements

Starting in July, you will have the ability to view electronic statements for free, when you access online banking. E-statements will be available by the sixth business day of each month, for the previous month – much sooner than waiting for a mailed statement! Please note that cheques are not currently available for viewing online. Owners who choose to continue their monthly paper statements, will have their statement and returned cheques mailed at a monthly cost of \$2.00 (unless included in your service charge package).

Contact your branch for an online banking Personal Access Code (PAC) if you do not have one, and to cancel your paper statements. Online banking and E-statements are available 24 hours a day, are more cost-effective, and are environmentally-friendly!

Updating your pre-authorized debits and direct deposits

Pre-authorized debits and direct deposits will be temporarily redirected to your new account number. There will be no interruption in service, however you must update these pre-arranged transactions with your new banking information by the end of 2010. Forms are available at www.OMISTA.com or at your branch. Many companies require confirmation of your new banking information, in the form of a void cheque. If you do not use cheques, or are updating your pre-arranged transactions prior to receiving your free replacement cheque order, providing a copy of this account change letter should be sufficient. If you require assistance, please contact your branch.

Updating your cheques

Your current cheques will remain valid after your account number changes. However, cheques must be updated with your new banking information by the end of 2010. Owners who use cheques will be provided with a free order of 50 new cheques upon request – call or visit your branch to place your order. We will contact you when your new order arrives and ask that you bring in your old cheques so they can be disposed of securely.

Using your credit union cards

Member Card® Debit Card, MasterCard® Credit Card and Global Payment™ Cards will continue to work as normal. These cards will be replaced upon expiry.

“Account type” changes

The account type portion of your account number (as illustrated previously) will not change, with one possible exception. Your Ownership Share will have an account type of “09”. For many owners, this is already the case. However, for some, the Ownership Share account type may currently be “01” or “02”. No action is required on your part – we will update the Ownership Share account numbers for you, and this will be reflected on your statement or when you access online banking.

Service charge packages and standard pricing

In May, affected owners were notified of service charge package changes to their accounts, as we worked to standardize product and service offerings. At any time, should you wish to change your service charge package, please contact your branch. Updated brochures detailing service charge packages and standard pricing are available at all branches and the information can also be found at www.OMISTA.com.

Thank you for your patience and understanding of the required changes, as we work to standardize products and services and combine our banking systems. Should you have any questions, do not hesitate to contact an expert at any one of OMISTA's five branches in Fredericton, Moncton, and Oromocto.

Sincerely,



Richard A. Vaillancourt, CEO