



Dear Valued Members,

If you have contacted SECU's Call Center recently, you may have experienced some less than satisfactory wait times, and have been frustrated by the whole service experience. I want you to know that we understand *and* share your frustration, and are in the process of fixing the situation. In fact, the issues you are experiencing now are because of the enhancements we are implementing for the future.

Here's what's happening. Over the past few months, SECU has been in the process of completely revitalizing our call center operations. This has meant installing new, state-of-the-art technology, adding and training additional staff, and implementing new processes that will ultimately enable us to work more efficiently and service your needs faster and more effectively. Unfortunately, we are all facing some of those "growing pains" as part of that ongoing process now. It's quite similar to the issues you face when there is road construction and traffic backs up because of it. It's a headache, but it's done for a greater good.

Additionally, some marketplace and retailer issues from the past couple of months have resulted in much larger call volumes. As a result, you have a perfect storm of wait times and call volumes impacting you and our member servicing teams.

Our members have always been our number one priority. Ensuring you receive the customized service and care you deserve, and that your financial needs are met, are why we exist. It's because of our commitment to you, that it is critical for us to reinvest in our infrastructure to better accommodate your needs, and better service you, going forward. The longer than expected wait times are simply unacceptable to us, no matter what the reason, and I know it is for you as well. We are moving quickly with our enhancements, and over the next few months, you will experience the benefits of your patience, and our hard work, as we are able to better deliver the service you have come to expect from SECU...and more.

We apologize for any delays and inconveniences these enhancements have caused you, and hope you will bear with us a little while longer, as we get them implemented. We are confident you will find the changes we are making well worth the wait.

As always, thank you for your continued confidence in SECU. While we have experienced many changes since we were founded more than 60 years ago, the one constant throughout our history has been our focus on our members. Our vision remains to make a positive contribution to the financial well-being of those we serve.

Rod Staatz
President and CEO