



Dear Member:

First Pioneers Federal Credit Union is committed to offering our members the best service possible. In order to continue to meet this commitment, we are making some changes to help better manage our expenses and align services with your needs.

Effective October 31, 2011, we are canceling our Life Savings Insurance group policy — the term life insurance which has been provided at no direct cost to you on eligible savings deposits. Coverage on existing insurable deposits will end on December 1, 2011, the last day of the conversion period. Please destroy any CUNA Mutual Life Savings Certificate of Insurance at that time.

We know many of you value the peace of mind and security that life insurance provides. That's why we wanted you to know you can convert your Life Savings coverage to a Primary Protection Plan, underwritten by CUNA Mutual Insurance Society. This new plan is a member pay, whole life plan up to \$4,000. If you apply within the stated time period, there are no age restrictions, waiting periods, exclusions, or health questions. If you convert, your new policy will be effective December 2, 2011, and premiums will be based on whole life insurance rates for your age on that date.

Conversion is simple. Just request, complete, and return an application with your first premium payment to CUNA Mutual Insurance Society by December 1, 2011 in order to receive coverage.

We feel it's important to carefully consider the option discussed above. To request a quote or application for the Primary Protection Plan offered by CUNA Mutual Insurance Society, call 1-877-636-2377 to speak with one of CUNA Mutual's fully licensed insurance representatives.

If you have any questions about these changes, please call us at First Pioneers 337-233-8833. As always, we appreciate the opportunity to serve you.

Sincerely,

Lawoka Dionne  
CEO

The insurance sold through CUNA Mutual Insurance Society is not a deposit and is not federally insured or guaranteed by your credit union. Policy number: 017-0131-1.