NORTHERN INDIANA
FEDERAL CREDIT UNION

FINANCIAL SERVICES BUILT FOR HARDWORKING PEOPLE

Service Interruption Update

Dear Members,

We want to provide you with an important update regarding the service interruption currently affecting the Credit Union and, most importantly, explain the options available to help you access your funds.

First, we want to be very clear: this is NOT a security breach or cyberattack. Your personal and account information remains secure.

We are experiencing an internal hardware/system issue, and our team is working closely with our technology partners to restore full service. We know that not having normal access to your accounts is frustrating and can create very real financial concerns. While our system remains unavailable, our staff does have resources available to assist you.

Your Direct Deposits and ACH Transactions

ACH transactions are currently in a holding pattern. They have not been rejected, denied, or returned because of this system interruption. Once our system is restored, pending ACH credits and debits will be processed and posted to member accounts.

We are able to access and review incoming ACH activity to verify deposits that are being sent to your account. This includes items such as payroll, Social Security, and other electronic deposits. We can also review and verify incoming ACH withdrawals and payments.

At this time, we are prioritizing incoming deposits so we can focus first on helping members verify funds coming into their accounts and provide access to those funds when possible.

We will continue working through other incoming ACH activity as resources allow. If you are expecting an important deposit and need assistance, please call us. Our staff can review the incoming activity and work with you on available options for accessing your funds.

Balance Information

Beginning at approximately 12 PM today, we expect to be able to provide members with approximate account balance information.

Please keep in mind that these balances may not reflect ACH transactions or other activity that has not yet posted while our system is unavailable. Our staff can also review available incoming ACH information with you to help provide a more complete picture of your account activity.

Debit Card, ATM and Purchase Options

Debit cards and ATM withdrawals remain available under temporary stand-in limits. Currently, those limits are:

- **$300 for merchant purchases**
- **$100 for ATM cash withdrawals**

If you need to make a larger purchase, withdraw additional funds, or have another immediate need, please contact our Member Service Team. We will work with you on available options to help you access your funds and complete your transaction. This may include resetting a temporary stand-in limit when appropriate or identifying another solution based on your specific needs.

We also have the option of providing a preloaded gift card if you need additional flexibility in making purchases while our system is unavailable. Please contact us, and our staff will work with you to determine the best option based on your needs.

Fees Resulting From This Interruption

Members will not be responsible for Credit Union fees resulting from this system interruption. Any applicable Credit Union fees caused by the outage will be reversed or credited.

If another financial institution charges you a fee as a direct result of this interruption, please contact us and provide documentation of the fee. We will review it for reimbursement.
We do not want our members financially penalized because of an issue with our system.

Online and Mobile Banking

Online Banking and Mobile Banking remain temporarily unavailable.
Our IT team, core processor, and technology partners continue to work on restoring the system and all affected services.

Again, there has been no data breach, cyberattack, or compromise of member information. Your information remains secure. This is an internal hardware/system issue.
In the meantime, please call us if you need help.

Whether you are waiting for a paycheck or other deposit, need approximate balance information, need assistance making a larger purchase or accessing funds, have a question about an ACH transaction, or have incurred a fee, our staff will work with you to identify the options available.

We recognize the seriousness of this disruption and sincerely apologize for the inconvenience it is causing. Our priority is to restore full service while doing everything we reasonably can to help members with their immediate financial needs.

We will continue to provide updates as additional information becomes available.

Christine Biasi
President & CEO

PS. We can be reached at 219-942-3377, via email at **info@nifedcu.org** or through our social media channels by clicking the buttons below.

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