

****MEMBER ALERT**MEMBER ALERT**MEMBER ALERT****

Dear UFirst Member:

As you know, in October 2009, UFirst FCU underwent a merger and data processing conversion. As with any conversion, unforeseen complications do arise, which is exactly why we are contacting you at this time.

Year-to-date interest income for the October to December 2009 period was not included with the January to September 2009 period. Therefore, you will receive two (2) 1099 forms if your interest income was over \$10. For tax purposes, you will need to add the amounts of the two 1099 forms for the full year amount.

In addition, for members who have a mortgage or home equity loan, the year-to-date interest paid on those loans will also be provided on two (2) 1098 forms, and you will need to add the amounts from both of the forms for tax purposes.

We regret any inconvenience this conversion issue may cause our members, and we appreciate your patience. If you have any questions regarding the additional forms, please do not hesitate to contact one of our Member Service Representatives at (518)324-5700.

Sincerely,

Linda Bourgeois
President/CEO