FIVE STAR™
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CREDIT UNION

October 16, 2026

Important: This document contains general conversion information. Your personalized Five Star Credit Union membership number is included on page three of the letter being mailed to you.

Dear Five Star Member,

As we continue preparing for the transition of Jackson Area Federal Credit Union (JAFCU) accounts to Five Star Credit Union, we want to share important information about what you can expect as we approach our November 1, 2026, system conversion.

Our goal is to make this transition as smooth as possible. This letter provides an overview of the changes you'll see, important dates to remember and steps you may need to take as your accounts transition to Five Star Credit Union.

To make things easier, we've highlighted the most important information below.

SUMMARY OF WHAT YOU NEED TO KNOW

NEW MEMBERSHIP NUMBER

On page three of this letter is your new Five Star Credit Union membership number. This number will replace your current JAFCU membership number beginning November 1, 2026.

CHECKS

You may continue using your current JAFCU checks after the conversion. There is no need to order new checks at this time. When you need additional checks, you can reorder them with your new Five Star account information.

DIRECT DEPOSITS AND AUTOMATIC PAYMENTS

Existing direct deposits, automatic payments and ACH withdrawals established using your current JAFCU account information are expected to continue without interruption.

Beginning November 1, any new direct deposits, automatic payments or ACH transactions should be established using your new Five Star Credit Union account number and routing number.

Five Star Credit Union Routing Number: 261272046

NEW DEBIT CARD

If you currently have a JAFCU debit card, you'll receive a new Five Star Credit Union Visa® Debit Card before the conversion.

Continue using your current JAFCU debit card through October 31. Beginning November 1, activate and start using your new Five Star Credit Union Visa® Debit Card. Your new card cannot be activated before November 1. Your current JAFCU debit card will no longer work beginning November 1.

Reminder: If you have recurring payments or subscriptions linked to your current debit card, you'll need to update those payments with your new Five Star debit card information.

EARLY FINANCIAL CENTER CLOSURES — FRIDAY, OCTOBER 30

To prepare for the system conversion, our Jackson-area financial centers will close early on Friday, October 30, 2026.

Clinton: 2:00 PM CDT	Byram: 3:30 PM CDT	Jackson: 4:30 PM CDT

ONLINE & MOBILE BANKING

Beginning November 1, you'll have access to your accounts through Five Star Credit Union's Online Banking and Mobile App.

You will need to complete a first-time registration process to access your accounts. We are working to make this process as simple as possible and will provide additional instructions before the conversion.

CREDIT CARDS

If you currently have a JAFCU credit card, your credit card number will change as part of the transition to Five Star.

Your new credit card is expected to arrive before November 1, 2026. You can begin using your new card on November 1.

Any remaining credit card rewards points will be paid out. Members with credit cards will receive a separate communication explaining the rewards payout and additional details about the credit card transition.

MONTH-END STATEMENTS

You'll receive your final October account statement from JAFCU, reflecting account activity through October 30.

Beginning with your November statement, you'll receive your account statement from Five Star Credit Union, reflecting activity following the conversion.

EXTENDED MEMBER CARE HOURS — NOVEMBER 1–7

We understand you may have questions during the transition, so we're providing extended Member Care hours to assist you. Call 1-888-619-1711, option 1.

Date	Member Care Hours
Sunday, November 1	12:00 PM–4:00 PM
Monday–Friday, November 2-6	7:00 AM–7:00 PM
Saturday, November 7	9:00 AM–1:00 PM

NCUA LIQUIDATING AGENT – UPDATED CONTACT INFORMATION

For any correspondence related to the liquidation of Jackson Area Federal Credit Union, please use the updated mailing address for the NCUA Liquidating Agent:

National Credit Union Administration, 10910 Domain Drive, Suite 200, Austin, Texas 78758

We understand that transitions like this can bring questions, and we want you to know our team is here to help every step of the way.

Thank you for your patience and continued trust. We're excited to welcome you to Five Star Credit Union and remain committed to our purpose: to brighten the financial future of the communities we serve.

Sincerely,

Tyler Beck
Senior Vice President/Chief Operating Officer
Five Star Credit Union