



November 20, 2010

Dear Spectrum cardholder,

We are announcing an enhanced experience for previous users of MyCardInfo - the website that allows you access to your Spectrum VISA® account information. Because of website improvements, previously users of mycardinfo.com will need to re-enroll.

Here's what to do:

- Please visit <https://spectrumfcu.mycardinfo.com/> to re-enroll your Spectrum VISA credit card. If you access mycardinfo directly from your "Favorites" or "Bookmark" menu, you will need to update the menu with the new URL.
- Due to the website revision, current mycardinfo users will be denied access if they do not re-enroll by **December 31, 2010**, the date the current site goes down. **This includes re-enrolling all automatic payments you may have set-up from the current website.**

Added benefits offered to you on the revised website, at no extra cost include:

- 6 months worth of statements available in PDF format when you enroll in e-Statements
- The ability to schedule future one-time payments
- Set up automatic and recurring payments on your account
- An updated look and feel

When you visit the revised page, you will see our new Enroll and Login areas.

The screenshot shows the Spectrum Federal Credit Union website interface. At the top left is the Spectrum logo. Below it is a navigation menu with 'Account Management' selected. The main content area is divided into two columns: 'ENROLL' and 'LOGIN'. The 'ENROLL' section has a heading 'Enroll now to manage your credit card information online.' and a form with a 'Credit Card Number:' label, an input field, and an 'Enroll' button. The 'LOGIN' section has a heading 'Already enrolled? Enter your username here to access your information.' and a form with a 'Username:' label, an input field, and a 'Login' button. Below the login input field is a link that says 'I forgot my username'. At the bottom left of the page, there is a note: 'After 20 minutes of inactivity you will automatically be logged out of your session.'

All users need to re-enroll their card as if it was the first time they ever did so and set up a Username, Password, and Personal Security Code. Our Personal Security Code is in place to help protect your information against computer viruses which may track your keyboard inputs and access personal information.

We hope you enjoy your new MyCardInfo experience. Please give us a call at (800) 782-8782 if you have any questions.

Sincerely,

Spectrum Federal Credit Union