



Dear Kokua Federal Credit Union Member,

We are nearing the completion of our merger between Kokua Federal Credit Union and Pearl Harbor Federal Credit Union and are very excited with the opportunity of serving you. As you may already know, the merger will be finalized on Thursday April 1, 2010. On this day, all transactions will be forwarded to Pearl Harbor FCU for processing.

You are receiving this letter/email because our records show that you are an active Kokua FCU Online bill pay user. If you haven't done so yet we urge to take a moment to login into our PHFCU Online site at [www.phfcu.com](http://www.phfcu.com) using your new membership number and last known Kokua FCU home banking password. If your last known password was less than 8 characters or if you did not previously provide an email address to your home banking account please attempt to login in using your last known TellerTalk PIN as your password. If you continue to encounter problems logging in to PHFCU Online, please contact our call center during normal business hours at 73 PHFCU (737-4328).

Once you are logged into home banking, click the "BILL PAYMENT" button to enroll into our bill pay system. We regret to inform you that we will be unable to transfer existing payee information and scheduled payments from the Kokua FCU bill payment system to ours. However we will be happy to provide you with a listing of your payees and assist you over the phone in the creation of these payees and scheduled payments on our system.

We have included a guide on the many features available in our PHFCU Online and bill pay service. Please take a moment to review this helpful document. If you have specific questions regarding this service please contact us at 73 PHFCU 737-4328, or contact us via email at [myfamily@phfcu.com](mailto:myfamily@phfcu.com).

Mahalo,

A handwritten signature in black ink, appearing to read 'Dan Terada'.

Dan Terada  
Computer Manager