

May 2nd, 2008

Attention:

Users of Internet and Telephone Banking

Please be advised that, effective June 9, 2008 the Legal Agreement which outlines the Terms and Conditions for provision of Internet and Telephone Banking services will be amended.

By continuing to use our Internet or Telephone banking services after the effective date of the amended Agreement, your acceptance of the revised Terms and Conditions is inferred.

A copy of the amended agreement is available from any Service Representative or staff member. After June 9, the new Agreement will also be available on our MemberDirect Internet Banking site under the "Legal" link.

Please feel free to contact us if you have any questions or concerns.

Sincerely,

Pieter McNair
General Manager
Kelvington Credit Union