

July 12, 2022

**Important Notice Concerning Your
MEMBER'S CHOICE™ Borrower Security Program
PFCU Loan Number <Number>**

Dear Valued Member,

PrairieLand Federal Credit Union values your membership and would like to thank you for your decision to protect your loan. This notice is to inform you of changes to our optional MEMBER'S CHOICE™ Borrower Security Contract.

Currently, if your loan is delinquent or past due for 3 months or more, your protection terminates, and if you subsequently bring your protected account current, your protection will be reinstated automatically.

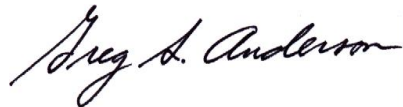
Effective with the merger with University of Illinois Community Credit Union on September 1, 2022, your protection will still automatically terminate if your loan is delinquent or past due for 3 months or more however, if you would like your loan to be protected again, you must repurchase protection.

There is no action necessary on your part. You have the right to cancel MEMBER'S CHOICE™ Borrower Security at any time by providing written notification to us.

Please keep this notice with your important loan documents. Again, the above coverage termination and reinstatement process only applies in the case of your loan becoming 3 or more months past due.

If you have any questions concerning this notice, please call 217-278-7700 at University of Illinois Community Credit Union today.

Sincerely,



Greg Anderson
Senior Vice President
University Of Illinois Community Credit Union

L-3