



temporary inconvenience this may cause, but am confident you will find the enhanced system provides many valuable new features.

The enhanced FOMIA provides the ability to:

- add groups with 2,999 primary potential members or less (increased from 500 members or less);
- add associational groups;
- add the new standard corporate account clause; and
- access FOMIA without the need to download an NCUA certificate.

The new system includes enhanced security features requiring new Personal Identification Numbers (PIN). The new PINs, along with detailed information and user instructions, will be mailed to all multiple common bond credit unions prior to May 15, 2003.

If you encounter any problems when using FOMIA, please contact NCUA's Office of the Chief Information Officer's (OCIO) Customer Service Desk at 800-827-3255.

If you have any questions regarding FOM amendments, please contact your regional office.

Sincerely,

/S/

Dennis Dollar  
Chairman