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STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES
OFFICE OF CREDIT UNIONS
JOHN J. KOLHOFF
DIRECTOR

R. KEVIN CLINTON
DIRECTOR

DATE: May 10, 2013

LETTER NO.: 2013-CU-02

TO: The Board of Directors and Management of Michigan State-Chartered Credit Unions

SUBJECT: The purpose of this letter is to provide notice of the availability of the Federal Reserve's Emergency Communications System to Michigan chartered depositories at no cost.

The Michigan Office of Credit Unions is providing this notice regarding forthcoming correspondence from the Federal Reserve Bank of Chicago to discuss the Emergency Communications System (ECS). Each state chartered depository should receive the notice within the next few weeks. The notice should be addressed to the CEO or general manager at the credit union's mailing address.

The notice will provide an invitation and instructions to register on the ECS. The system is free and is being implemented to establish dedicated communication channels with financial institutions during emergency situations.

Effective and robust business continuity plans are a significant part of the evaluation of an institutions operational stability and its ability to respond to emergencies. The Office of Credit Unions recommends Michigan chartered credit unions take advantage of this free resource as part of an overall business continuity and emergency preparedness plan.

If you have any questions, or did not receive the information, please feel free to contact the ECS Support Center directly at ecs.support@stls.frb.org or at 1-877-327-5333.

Sincerely,

A handwritten signature in black ink that reads "John J. Kolhoff".

John J. Kolhoff
Director
Office of Credit Union