

September 18, 2026

Service Disruption

This notice provides written responses to members of Valwood Park Federal Credit Union regarding the service disruption for our members and team members.

The Credit Union's core technology provider is experiencing a service disruption related to a cooling failure at the third-party data center that hosts its systems. The disruption has impacted other credit unions that are also on the same core system.

Summary of Key Facts

Nature of event	Service availability disruption caused by a physical infrastructure failure at a third-party data center. Not a cybersecurity incident.
Preliminary Cause	Failure of the facility's cooling infrastructure; rapid temperature rise in the data hall; simultaneous failure of two production storage arrays and damage to supporting infrastructure.
Services affected	Hosted core processing, online and mobile banking, debit card processing and other services dependent on the hosted environment.
Data Security	No evidence of unauthorized access, data breach, malware, ransomware or other malicious activity.

Restoration

The Credit Union's core technology provider is experiencing a service disruption related to a cooling failure at the third-party data center that hosts its systems. This is a service availability issue, not a security incident. **There has been no data breach or unauthorized access to member data.**

Valwood Park FCU's technology partners are working around the clock to restore services. Some services, including online and mobile banking, debit card transactions, and other services that rely on the affected environment, may be unavailable or limited until service is restored. Valwood Park FCU is one of 300+ credit unions that have been impacted by this incident. Due to the magnitude of the event, recovery and resolution have been slow.

We understand how important these services are to our members and apologize for the disruption. We have been able to accommodate access and availability to debit card transactions, as members have requested.

Pending Deposits and Withdrawals

As for your pending electronic funds deposits and withdrawals, they will be posted as soon as access to the systems is restored. If it was scheduled as an ACH transaction (using routing number and account number), these transactions should not be affected in any way. They should process without further

action once the system is running. If the activity is a debit card **recurring** bill payment, it may need to be re-presented. If it was a debit card transaction conducted during normal processing, it should be posted as soon as systems are running.

We understand that having online access to your account is important and that you rely on our digital services to monitor transactions, verify deposits, and ensure items clear promptly. We sincerely apologize for the inconvenience caused by this disruption and appreciate your patience as systems are restored.

Please be assured that any fees incurred as a direct result of the service interruption will be reviewed and refunded to your account. If you identify a fee that you believe is related to the disruption, please contact us and we will be happy to assist you.

Your funds remain safe and secure, and our team continues to work diligently to restore all services as quickly as possible.

We appreciate your patience and understanding while the technology teams work to restore service as quickly and safely as possible. There was a data center that had its air conditioning fail and resulted in failure of some key equipment that overheated, as well as the backup equipment. While this is understandably inexcusable, it is also a lesson learned. No matter how many backup systems and processes one might address, there is always another way for failure or mistakes. My sincere apologies to each of you for the inconvenience you have experienced this week.

Our vendors pledge to improve their operation, and we pledge to address the issues, as well. All systems and postings are anticipated to be completed this weekend.

We appreciate your patience and understanding as we continue to work closely with our service provider to return all systems to normal operations. We will continue to share updates as more information becomes available.

Thank you for your continued trust in Valwood Park Federal Credit Union.

Sincerely,

Ronnye Parma

CEO, Valwood Park Federal Credit Union