



Dear Member,

For 67 years, the Credit Union of Vermont has been an integral part of our community, committed to serving the needs of Vermont's government employees. Today, we're excited to share that our Board of Directors and leadership team have announced plans to merge with Vermont Federal Credit Union — a partnership that brings together two financially strong institutions with shared values and a dedication to exceptional member service.

What this means for you:

- **Your local branch will remain open.**
- **The same friendly employees you know and trust will continue to serve you.**
- **Expanded services — more branches, enhanced online capabilities, and new financial solutions.**

You will continue to enjoy the same exceptional, local service you know and trust, now with added benefits and opportunities to serve your financial needs. As a member, some of the benefits you will enjoy include:

- **Branch Access:** You will have access to 9 branch locations throughout Vermont
- **Online Banking:** Manage your finances anywhere using industry-leading online banking services
- **Dedicated Member Call Center:** Reach a Vermont-based call center six days a week (Monday-Saturday)
- **Financial Planning and Investment Services:** Access expert guidance and tools for your future
- **Community Impact:** Support for local initiatives, financial literacy, and economic growth for Vermont
- **Stability And Security:** Greater financial strength and stability with statewide coverage
- **Same Knowledgeable, Friendly Employees:** Everything you already love about our amazing staff

We are excited about this partnership – working together for a stronger future! Both of our organizations come from similar roots, sharing a foundation built on community values and a commitment to serving the needs of our members. Similar to our credit union, Vermont Federal Credit Union was established in 1953 as the Burlington Postal Employees Credit Union. They have a strong history of member and employee satisfaction and were recently recognized as the Best Credit Union Statewide by VermontBiz and a Forbes Best-in-State Credit Union.

Together we can deliver greater value than we could separately, adopting best practices, operating more efficiently, and leveraging our resources. And that translates into superior service, products, and technologies well into the future! To learn more about our merger plans, and what it means for you, we encourage you to utilize one or more of the following resources.

- Review our enclosed merger FAQs.
- Plan to take part in our in-person **membership roundtable** taking place on **Tuesday July 29th at 6PM** at the American Legion located at 33 Washington Street in Rutland. To register for the roundtable, simply email bkent@cuvmont.coop, or call and ask for Bryan at (802) 773-0027.
- Visit our special website at www.vermontfederal.org/bettertogether for the latest information and a list of frequently asked questions.

As always, we're here for you. If you have any questions, please email bkent@cuvmont.coop or call me at (802) 773-0027.

Sincerely,

Bryan Kent

Bryan Kent, CEO