



Dear Valued Members,

As promised, I am reaching out to give you an exciting update on our plan to merge with Addition Financial Credit Union. We have officially submitted our application to our state and federal regulators for a strategic merger with Addition Financial, an opportunity that aligns with our mission and history, and is designed to strengthen our credit union and enhance the services we provide to YOU, our valued members.

At this stage, we are awaiting approval from the National Credit Union Administration (NCUA) and the Florida Office of Financial Regulation (OFR). While we work through this process, we remain committed to keeping you informed. If all moves forward as expected, we anticipate holding a member vote in the third quarter of 2025. Much like the season of spring, this merger represents fresh opportunities and growth, ensuring a stronger future for our members, employees, and the communities we serve. Following the approved merger, our members will benefit from better banking technology, and more high-value products and services. The same dedicated employees serving you today will continue to serve you in the future. And, we will have the opportunity to make a greater impact in our local communities, while adding high school branches.

We appreciate your continued support and look forward to sharing more updates in the coming months. Thank you for your continued membership. If you have any questions, please do not hesitate to reach out.

Darryl Worrell,
President & CEO