



## September Merger Update

Dear Valued Member,

We are only a few days away from the end of the member voting period for the merger with Addition Financial Credit Union! This merger represents a tremendous opportunity to expand the ways we serve you, our members and communities, while continuing the service mission and values that make us unique.

As a merged credit union, strengthened for the future, our members will gain access to more service locations, enhanced banking technology, broader product offerings, and expanded financial resources. Just as importantly, we will have the ability to give back to our communities on an even greater scale. Together, we will be able to support more community partnerships, more educational initiatives, and more opportunities to improve the lives of those we serve throughout North Florida and South Georgia.

One program especially close to our hearts is the **Best and Brightest Awards**, a scholarship program and ceremony that recognizes high school seniors who have excelled in both academics and in giving back to their communities. I am proud to share that this merger ensures we will continue the Best and Brightest program, and with the strength of Addition Financial, we can grow it further offering more scholarships, touching more lives, and inspiring more young leaders to make a difference.

By now, **you have received your official merger packet in the mail.** Please take a few moments to review the information carefully. You may return your ballot by mail or drop it off at any of our financial centers. To be counted, all votes must be received by **September 12, 2025, at 4:00 PM EST.**

This is an exciting time for our members, employees, and communities. By voting "YES," you are helping to build a stronger credit union that not only provides greater financial opportunities for you but also deepens our commitment to education, service, and community giveback.

**Thank you for your continued membership,**  
**Darryl Worrell**  
**President/ CEO**