



Dear Credit Union of Vermont Member:

For 66 years, the Credit Union of Vermont has been committed to serving our members and community. Today, we're excited to take the next step with our plans to merge with locally based Vermont Federal Credit Union — a partnership that brings together two strong financial institutions with shared values and a dedication to exceptional member service.

Members will continue to enjoy the same exceptional, local service they know and trust from the Credit Union of Vermont, now with added benefits such as:

- **Expanded Access:** Members will gain access to 8 additional Vermont branch locations, as well as a Nationwide Shared Branching Network.
- **Local Member Call Center:** Open six days a week (Monday-Saturday) to assist you.
- **Convenient Online Services:** Including remote loan applications and closings.
- **Same Knowledgeable, Friendly Employees:** Everything you love about our staff.

In addition to these benefits, Credit Union of Vermont wishes to recognize its members for maintaining strong relationships with the Credit Union by awarding a special dividend to its members as part of the merger. The enclosed packet contains more detailed information as well as your ballot for voting. Your board of directors strongly recommends a YES vote. This recommendation is based on a comprehensive analysis of the potential benefits and positive impacts on our organization. By voting YES, we can ensure continued growth and success, aligning with our strategic goals and long-term vision.

We will also be having several informational sessions for members to provide additional information and answer any questions. These will be held on:

- **November 4, 2025 @ 6:00pm** (in-person at 2 South Main Street, Rutland, VT 05701)
- **December 9, 2025 @ 6:00pm** (online – a link will be provided to those registered)
- **December 15, 2025 @ 6:00pm** (Special Membership Meeting in-person at 2 South Main Street, Rutland, VT 05701 - **LAST DAY TO VOTE**)

Pre-registration for any of these informational session opportunities is required and can be made by e-mailing us at kaylee@cuvermont.coop or by calling 802-773-0027.

Recognizing the importance of this vote, you will have an opportunity to vote early by mail ballot (enclosed), electronically, by phone, or by attending the membership meeting and voting in person.

If you wish to vote online, simply visit <https://cuvermont.cuballot.com/>. If you wish to vote by phone, the number created specifically for that purpose is 888-762-8530. Alternatively, enclosed with this letter are materials including a Notice of Special Meeting and a paper ballot for mail-in voting, complete with a pre-paid return envelope.

Please support your credit union by voting YES on the ballot. It is truly a win-win for all of us.

Sincerely,

Bryan Kent

Bryan Kent, Credit Union of Vermont CEO