



Dear Valued Members,

We're always striving to give our members more, while enriching the communities we call home. For over 71 years, we've been fortunate and grateful for the continued support of our members, vendors, media partners and system collaborators. It is thanks to the loyalty and team effort of all of these parties that enables us to do more for you and your community.

Maintaining this commitment requires adaptation and change in order to evolve with the expectations of today's member. We understand the importance of having access to more branch locations, more products/services, more competitive rates, more technological options and more support for your community. Keeping this promise in today's economy is challenging, but with the right partnerships, we can continue to deliver on this promise.

In light of this, our Board of Directors, along with Senior Management have had numerous discussions with our friends at Sunova Credit Union, and have decided to join forces to bring together the best of both worlds and offer you, our members, much greater choice. While there are some differences between our credit unions, our ultimate goal is the same – to create memorable, meaningful, and lasting connections with our members, our communities, and with each other. With that in mind and considering the dedicated and loyal staff both organizations employ, we know this is a great fit.

As a member of our cooperative, you have a voice in this decision, and we encourage you to exercise that right and choose to vote when the opportunity arises. While we are just starting to take the first few steps of our merger journey, we will move quickly from this point forward as we work to address all staff and member questions in preparation for the deciding member votes in April 2018. Additional information regarding our timeline and the amalgamation will be shared over the coming weeks and months.

We are excited to partner with Sunova Credit Union and look forward to what the future will bring.

In cooperation,

Your Board, management & staff of Oak Bank Credit Union