

Advantages are Growing

News about our partnership – and the value it brings for you.

Thank you for voting YES to our partnership with Advia Credit Union! On April 7, 2025, nearly 98% of our voting members voted in favor of the merger which will result in even greater value to your membership.

This is a collaboration of two very healthy credit unions, merging to become an even stronger, member-focused credit union. Our combined team will offer you greater financial solutions, innovative access to your accounts, and even more competitive savings and loan rates. This partnership allows us to be able to ultimately serve you in more ways that a larger credit union is able, and in ways that also enhances our commitment to our local communities.

We understand that you may have some additional questions related to what happens next. Please review these helpful Q&A's and let us know if you have others we can help answer.

About the Merger – It's a Partnership

Why are you forming this partnership? Both of our credit unions already operate strongly individually. Our combining of forces will make us one of the strongest credit unions nationally, allowing us to be better able to operate with greater efficiency to be able to give back to our member-owners in the form of better technology, innovative services, and great deposit and loan rates.

Will the ownership of the credit union remain the same? The ownership of our credit union will remain the same – 100% owned by our members. Our governing board continues to be made up of volunteer representatives of our membership within the various geographic regions that we serve.

What size is Advia Credit Union and where are they located? Advia Credit Union is headquartered in Kalamazoo, Michigan and has numerous area branches in Elkhorn, Williams Bay, and Silver Lake, WI. They also have branches in south central Wisconsin, Illinois, and Michigan. Advia holds a community-based membership with approximately 195,000 members. Their assets are over \$3 Billion, and with our locations will operate with thirty-four (34) branches combined. You'll enjoy access at over 35,000 Co-Op and Alliance One ATMs and over 5,000 shared branches nationwide. Advia's team of over 500 staff are in all regions to serve the local needs of members. Membership is open to anyone living or working or worshipping within the lower peninsula of Michigan, the eleven (11) southeaster counties of Wisconsin, and select counties in central and northern Illinois.

Is one or both of the credit union's partnering in financial trouble? Neither credit union is experiencing financial difficulty. Both are well-capitalized, and our combined entity is anticipated to have a resulting capital estimated to near 10% of our total assets, which is well above the regulatory requirement to be considered "well capitalized," which is 6%.

About the Process

When will the partnership officially happen? May 1, 2025 is the official merger date.

About the People

Will there be changes to your staff? This partnership will not result in the closing of any branches, and therefore, the member solutions team that you know already will not be changing. This partnership does provide us with opportunity to add new specialty positions as our financial services are anticipated to grow and require the expertise needed to oversee the expansion.

Who will be the President/CEO? Jeff Fielder is the President & CEO of Advia CU and will be our newly combined credit union's President & CEO.

What happens to the volunteer Board of Directors? Our merged credit union will hold a total of seven (7) volunteer Board of Directors. The Board of ATCU felt confident in the oversight of the merging credit union, and therefore, have chosen not to hold a seat on the board moving forward.

About the Future

Where will the headquarters be of the credit union? The headquarters of our credit union will be in Kalamazoo, Michigan (Advia CU's current headquarters). We will maintain a strong local and community focus in each area where we have branch locations. Advia's senior leadership team, regional managers, and operational departments operate within all regions served. Our commitment is to all the communities that we serve – and we thank you for choosing us as your financial partner.

Will the charter continue to be a state charter? We will obtain Advia CU's current state charter. Your deposits remain federally insured to the maximum amount available (currently at least \$250,000 per depositor).

Will the membership requirements be the same? Your membership will not change. Our combined new field of membership will include a growing number of counties in **Wisconsin** (Dane, Green, Jefferson, Kenosha, Milwaukee, Ozaukee, Racine, Rock, Walworth, Washington, and Waukesha) and **Illinois** (Boone, portions of Cook (north of Irving Park Road), DuPage, Kane, Lake, McHenry, and Winnebago), along with the entire lower peninsula of **Michigan**.

Will your involvement in the community change? Our involvement within our communities is very important to us. This commitment will only strengthen as we continually involve ourselves more into the growing communities that we serve.

Will you be changing the name of the credit union? One thing is for certain, we will not change the names of those who work with you every day when you come in. Our staff is the foundation to our service, and our team is only growing stronger to meet your needs. With our new partnership, we will, however, introduce our new name as Advia Credit Union. Branch signage will change on or around May 1, 2025.

Are you planning to close your branch locations? We do not have any plans to close our branches. We continually monitor the performance of each branch location to the needs of our membership. As a result of this partnership, our branches will grow to thirty-four (34).

About My Membership & Accounts

What's the benefit to me related to this partnership? Beyond the incredible member dividend (and if you have loans, interest refund), you will experience even greater rewards as a member; our two credit unions operating together will be able to streamline our technologies and operational costs in order to provide back in the form of better dividends and financial services. Larger credit unions are typically better able to provide greater member return and enhanced delivery channels such as online services. Larger credit unions also are able to provide better career opportunities to employees and improve overall quality of service. We will be able to introduce new mobile banking, mobile check deposit, 24-hour automated loan approval processes and so much more!

Will any of your member programs change? As one combined credit union, we will become even better positioned to be able to give back to our member-owners in the form of relationship rewards, low loan rates and great deposit dividends. We will review our 24-hour phone access, online banking, mortgage, and credit card services for enhancements as we transition into Advia. Our commitment will be to bring you the absolute best in innovative financial solutions!

Will my account number change? In late summer 2025, we will combine our core operating systems, which may require a change to account number structures. We will work to minimize any changes made to accounts,

including your account number. We understand that this type of change may cause disruption, so our commitment will be to make any transition needed in the future such that you experience no hiccups in accessing your account information.

How will this affect my rates and service charges/fees? Our combined credit union will become even better positioned to provide you the best member return available to you. When our partnership is complete, we will review all services provided to members, including service charges, to make sure that we provide consistent, low-cost access to the most innovative financial services you're requesting.

Will my deposits continue to be federally insured? Yes, all credit unions are insured by the NCUA (National Credit Union Administration) through the NCUSIF (National Credit Union Share Insurance Fund). Your deposits will continue to be federally insured to the maximum amount available – currently to at least \$250,000 per depositor and backed by the full faith and credit of the United States Government.

Will I be able to access my account at new branches? Yes, once the system change on August 1, 2025 is complete, you will be able to access your account at Alliance One and Co-Op Network of over 35,000 Surcharge-Free ATMs and select Co-Op Service Center locations nationwide. You will also be able to access all Advia locations, anticipated to total thirty-three (34) full-service branches in Southeast Wisconsin, North-Central Illinois, and Michigan.

Will I still be able to use my current checks? Yes, you will continue to be able to use your current checks following our new partnership. At the time when we combine operating systems, if new checks are necessary, you will receive a free box provided to you.

Will I still be able to use my debit card? Yes, you will continue to be able to use your current Debit Card following our new partnership. At the time when we combine operating systems, we will provide you with a new card.

Will my online banking change? You may see minimal changes to our logo in early summer, but access to online banking and mobility mobile app will not change otherwise until late summer 2025, when you will be introduced to more robust features to make it faster and more intuitive to how you access your funds. You will be notified well in advance of any changes, new apps, and whether these changes include any new requirements in accessing your information.

When your name changes, will my direct deposit still work? Your direct deposit will continue to work, without interruption when we introduce our new partnership and new credit union name. When we combine operating systems, and our routing number changes, we will confirm no interruption to your electronic direct deposit, including Social Security, or automated regular withdrawals.

How will I get to the credit union's website? Leading up to our partnership, continue to visit us online at www.appletree.org. On May 1, our website content will be redirected to adviacu.org/appletree where you will have uninterrupted access to important updates and access to online banking. At some point in late summer 2025, our official website and links to online banking will become accessible from www.adviacu.org.

Will employee emails change? Following introduction of our new credit union name, employees will be provided new email addresses that reference our updated name. For a time following this introduction, you will continue to be able to email our staff at the current email address that you have on record.

Will employee phone numbers change? At some point, our phone structure and numbers will be updated to Advia's 24-hour Member Contact Center. We will provide you will notification at time of any anticipated changes in our contact information.

Will there be changes to your hours? We continually review our hours of operations in all the regions where we operate in order to best serve our growing membership.

Will there be any changes to my account notices and statements? At the point when we combine our operating systems, your monthly and quarterly statements and notices may have an updated look.

How will I receive additional information about this partnership plan? We will keep our website updated regularly about the progression of our partnership plans. You will also receive periodic mailings (unless you've requested to opt out of mailings from us) and have access to updates available at all of our branch locations. We also send periodic emails to our members with all of our updates and important notices, so please take this opportunity to update your email address on file.

Who do I contact if I have additional questions? We want to hear from you to help answer any additional questions you might have about our announcement and partnership plan. Please call us or email us at appletreebecomingadvia@adviacu.org.