



November 9, 2022

Dear Memorial Health Credit Union Member,

We are excited to welcome you to the CORE Credit Union Family. Based on your vote, Memorial Health and CORE Credit Union merged on November 1, 2022. At that point, the partnership combined the assets of Memorial Health into CORE Credit Union.

While we officially merged on November 1, the Memorial Health branch will continue to operate as normal while integrating the systems into CORE. The expected conversion date for Memorial Health members to CORE is May 31<sup>st</sup>, 2023. At that time, we will seamlessly transition your accounts to our core processor.

This merger will provide the Statesboro and Savannah markets with a stronger presence to serve you, our members. Our partnership will present you with greater resources, additional products and services, while preserving Memorial Health Credit Union's legacy.

To give you a little history on the two credit unions, Memorial Health Credit Union was founded in 1972 and has a rich history of serving healthcare employees along with many other Select Employee Groups in Chatham County. CORE Credit Union was founded in 1974 and at that time was run by one employee out of a room at Sallie Zetterower Elementary School, offering only savings accounts. CORE now serves more than sixty employee groups in Bulloch, Chatham and surrounding counties. CORE focuses on our "CORE" Value Initiatives of Community, Open-Minded, Respect and Excellence. The merger will provide new branch locations to the Memorial Health membership along with technological upgrades such as a full-service deposit taking ATM, and affiliation with the credit union shared branch network.

Through this process, we aim to make this as smooth of a transition as possible. The Memorial Health office at 901 E 65<sup>th</sup> St. will continue to be open for business as the Memorial Health branch of CORE Credit Union. The Memorial Health logo will be rebranded but you will continue to see all the same friendly and familiar faces you've grown accustomed to servicing your financial needs. Please review the enclosed "Frequently Asked Questions" document for additional information regarding the merger. For your convenience, we have also included our Privacy Notice for your review. If you have any questions, please contact your local Memorial Health branch representative.

We look forward to welcoming you to the CORE family and are committed to delivering exceptional member service while providing you with a full line of financial services.

Sincerely,

A handwritten signature in blue ink, appearing to read "Robert Clampett".

Robert Clampett  
President/CEO  
CORE Credit Union

A handwritten signature in blue ink, appearing to read "Don Hill".

Don Hill  
President/CEO  
Memorial Health Credit Union