



Outstanding Value ~ Exceptional Service

August 30, 2017

Dear Menominee Area Credit Union Members,

Welcome to CoVantage Credit Union! As CEO/President of your new credit union, I look forward to getting to know our new Menominee Area Credit Union members, welcoming staff, and serving Menominee community. We feel CoVantage has a lot to offer: great rates, a full line of loan and deposit services for personal and business use, free online/mobile banking, remote deposit capture, an extensive network of ATMs, rewards credit cards, and much more. We are excited to have the opportunity to serve the members of MACU and we'll do our best to make this transition a positive experience for everyone.

While the actual merger with CoVantage will occur on September 30, 2017, work has already begun to bring the two credit unions together. On September 30, we will complete the merger by converting MACU's records into the computer systems used by CoVantage. Until then, MACU will continue to operate as it does today, with the same staff, hours, and services. In the coming weeks, we will provide more details on enhancements to your account and tell you more about the products and services we have to offer at CoVantage. Please be sure to read your statement inserts and any letters that you receive from MACU and CoVantage Credit Union.

Enclosed is our Consumer Services and Disclosures booklet which pertain to your accounts as a CoVantage Credit Union member. For those of you who filled out a privacy opt-out with MACU in the past, and prefer not to receive marketing information from CoVantage in the future, we ask that you complete/return the opt out form found on page 2.

We look forward to October 1st when the Menominee Area Credit Union branch will begin to operate under its' new name, CoVantage Credit Union. Until then, if you have any questions, please contact me at 715-627-4336 or Mindy Brezsko, MACU CEO/Manager at 906-863-3854.

We look forward to continuing to serve you, in the months and years ahead.

Sincerely,

Charles Zanayed  
CEO/President  
CoVantage Credit Union

Enclosure