

January 16, 2024

Dear Hoosier Hills Credit Union Members,

Happy New Year! As we usher in 2024, the Hoosier Hills Board of Directors and I would like to thank you for the trust you place in us. We appreciate your membership and look forward to continuing our promise of Better Service and Better Banking that is Better for YOU!

We are thrilled to announce an exciting opportunity to build an even more robust financial community. Strong, growing, and well-aligned in mission and purpose, Hoosier Hills Credit Union and Columbus, IN-based Centra Credit Union recently entered into a definitive merger agreement. As southern Indiana born and based financial institutions with similar origin stories (General Motors for Hoosier Hills and Cummins for Centra), both CEOs and executive leadership teams unanimously support this merger, and the Board of Directors for each credit union has unanimously approved a formal agreement to merge our two financial institutions, pending regulatory and Member approval. As incredibly hard-working, financially sound organizations, we will be **Better Together**, and our combined organization will bring our Members, Communities and Team Members MORE of everything there is to love about credit union banking after integration is complete:

- **38 Full-service banking centers and 73 ATMs/ITMs across central and southern Indiana**
- **Free access to over 30,000 ATMs and 5000 credit union branches through the CO-OP shared network**
- **New checking account options including Cashback Checking and High Interest Checking**
- **Free High Interest Member Loyalty Accounts tied to consumer checking that earn all-cash rewards***
- **End-to-end mortgage services and additional mortgage loan options**
- **Enhanced wealth management and insurance resources with a larger team of experienced consultants**
- **Enriched suite of commercial banking options, including treasury management and deposit services, and agricultural lending products**
- **Increased community support and outreach**

Rest assured - there will be no Hoosier Hills Credit Union Service Centers or Centra Credit Union Branches closing due to this merger, and all Team Members will have a role in the unified organization. This means you'll have **More Places** to conduct your financial transactions and access your funds, while enjoying consistent, knowledgeable, and friendly service from the **Same Faces** you know and have come to trust.

While this is an exciting opportunity, we understand this news might raise some questions. Please know that more information will be coming in the weeks and months ahead. If you're interested in learning more about this partnership in the meantime, please check out these resources:

- visit our dedicated webpage at www.hoosierhills.com/moreplacessamefaces
- review our list of frequently asked questions
- email us at info@hoosierhills.com
- reach out to our friendly experts at the HCU Contact Center by calling 800.865.2612
- stop in any service center and talk to a Team Member

We are here to answer your questions, address your concerns, and keep you informed about this process every step of the way.

Thank you for your membership, and for joining us in support of growing our credit union family.

Warm regards,



Keith Wilkinson
Board Chair
Hoosier Hills Credit Union



Travis Markley
President and CEO
Hoosier Hills Credit Union

*A consumer checking account is required to be eligible for Member Loyalty Rewards. HSA checking accounts are not eligible.



Your savings federally insured up to \$250,000 by NCUA.
Equal Housing Lender

