



Corporate Office: 200 N. Saint Clair St., Suite 1600, Toledo, OH 43604 / 888-508-2228 / www.directionscu.org

August 29, 2018

Hello EPCU Member,

We are happy to report that the merger data conversion, between Education Plus Credit Union and Directions Credit Union, is nearly complete. On Monday, October 1, 2018, we will open our doors as one organization. Starting this day you will have full access to eleven branch locations in the Toledo area, nine in Central Ohio.

We have spent the past few months comparing EPCU and Direction's products, features, benefits, and fee structures, with the goal of providing a combined list of products that best serves the needs of all of our members. Enclosed you will find our most current Truth-in-Savings Disclosure/fee schedule and our Truth-in-Savings Certificate Disclosure. Please note that rates are subject to change. For the most up to date rates please visit us at directionscu.org.

Also, enclosed is a "Growing Stronger Together" Switch Kit. In most instances, your products and services will automatically transfer during the merger conversion, without any action from you. The Switch Kit provides an overview of what will happen upon completion of the conversion and will identify those items that require a change or action from you.

This letter and the enclosed information and any other information regarding the merger will be posted online at edpluscu.com. If you have any questions or concerns about this information, please contact us at 1-888-508-2228.

We appreciate your support and patience as we make this final transition. We are excited about the future as we Grow Stronger Together.

A handwritten signature in black ink that reads "Barry A. Shaner".

Barry Shaner, CEO

Directions Credit Union