

## Same faces. Same places.

... and, that hometown service you've come to expect.

The proposed partnership between Greater Minnesota Credit Union and SPIRE Credit Union would unite two credit unions with over 150 years of excellent service to members. What's more, as a GMCU member, you'll enjoy these advantages:

- **♦ Higher Deposit Rates**
- ◆ Lower Loan Rates Among the lowest in the state!
- ◆ More Branches 10 more in MN, including one in Princeton, and 5,000 across the U.S. via Shared Branching (plus, all GMCU branches will remain open)
- New Technologies Internet Banking, Mobile App & Mobile Deposit
- **♦ More Business Lending Options**

Dear Member,

Very soon, you will be determining the future of your credit union. Greater Minnesota Credit Union and SPIRE Credit Union have, after extensive research and exploration, proposed a merger of the two organizations. Both credit unions are financially secure, and the merger is considered a partnership in nature. Both organizations' Boards of Directors, CEOs and leadership teams unanimously support this partnership.

GMCU's Board of Directors selected SPIRE as a merger partner to better enable us to continue to provide a variety of high-quality products, enhanced services and greater convenience to our membership in the long-term. In order to become part of the SPIRE Credit Union family, GMCU must receive approval from our membership at a soon-to-be-announced special meeting. Please support the GMCU leadership - and the future of GMCU - by voting in favor of the partnership.

The front of this postcard lists just a few of the benefits GMCU members will receive as a result of this partnership. Together, the two credit unions will become stronger than if they stood alone.

We invite you to visit any branch and ask questions of staff; reach out to our Call Center at 800.808.2830; or visit our Web site at www.gmcu.com for the latest information on this proposed merger. Please look for a letter announcing the date, time and place of the merger vote.

Darla J. Stenstrom

Board of Directors - Chair

Greater Minnesota Credit Union

Greater Minnesota Credit Union 112 South Lake Street Mora, MN 55051

Postage

Name Address City, State Zip