



***Same faces. Same places.***

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



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# Merger. To us, it's a partnership.

We understand you might have questions ... maybe even a little confusion.

## We get that.

So we'd like to share some of the details. We've put together this booklet tell you more about the proposed partnership between Greater Minnesota Credit Union and SPIRE Federal Credit Union. It's something that both credit unions are excited to explore, not one due to financial distress or other issues.

The Boards of Directors, CEOs, and leadership teams of both organizations are unanimously in favor of this partnership, believe it would have many member benefits, and would be in the best interests of both SPIRE and Greater Minnesota. We hope to earn your vote of support.

If you'd like more information, please feel free to check out our informational Web site, send us an email at [info@gmcu.com](mailto:info@gmcu.com), or give us a call at **800.808.2830**. If you'd like to learn more about SPIRE, please visit [spire-banking.com](http://spire-banking.com).



## What's in it for me as a Greater Minnesota member?

### Here's a look at the ways a partnership with SPIRE could benefit you:

- **Seriously great rates.** SPIRE's loan rates are consistently among the very lowest in the state. In addition, SPIRE's dividend rates for certificates and other products are the same or higher than Greater Minnesota's.
- **Same places.** All Greater Minnesota's branches will stay open to serve you.
- **Same faces.** The Greater Minnesota staff will be retained. The same people who help you today, will be there to help you tomorrow.
- **Shared Branching.** SPIRE belongs to the CU Service Center shared branching network, which gives members free, convenient access to over **5,000 credit unions all over the United States**. Members can take care of basic transactions such as deposits, withdrawals, transfers and more – just as if they were at a branch – **FREE!**
- **Leading technology.** SPIRE offers a new, intuitive internet banking system, along with a simple-to-use mobile app and Mobile Deposit, which allows members to deposit a check via cell phone photo.
- **An easy transition.** Because Greater Minnesota and SPIRE share the same core processing system, you won't be inconvenienced by a data conversion.



**You'll be receiving a ballot and meeting notice by U.S. mail soon. In order to vote, you'll need to be present at the meeting. We hope we can count on your support to move Greater Minnesota toward a promising new future!**