



June 4, 2025

Dear 802 Credit Union Member,

On behalf of the Board of Directors at 802 Credit Union, I have some very exciting news to announce! Over the past several months, we have been thoughtfully evaluating the opportunity to partner with a fellow Vermont-based credit union. Following careful research and consideration, we are pleased to share that we are in unanimous support of a proposed merger between White River Credit Union and 802 Credit Union.

This is a great opportunity to grow our membership and expand our branch network. The White River Credit Union and 802 Credit Union have a lot in common, particularly a shared passion for serving our members at the highest possible level. If White River Credit Union becomes part of 802 Credit Union, it will enable immediate and future growth for us, while adding financial strength and supporting our commitment to enhanced product and service offerings. We are confident that this merger will not create any additional operational changes for our membership. Please be assured that you will continue to see the same faces and receive the same excellent member service that you have become accustomed to. We will expand our presence by adding new branch locations in Bethel, Randolph, and Rochester, Vermont, complementing our existing network of nine offices. These new branch locations are very convenient for members in Central Vermont and the Upper Valley.

Your Board of Directors are enthusiastic about the opportunities this merger presents for our members and our future. However, this important step forward can only happen with a supporting vote from you, our member. We respectfully ask for your support as we work to strengthen and grow our credit union together. We will keep you updated as we move forward with this proposal and will be happy to answer any questions that might arise. After we obtain preliminary approval from the State of Vermont Department of Financial Regulation and the National Credit Union Administration, you will receive notification of a membership meeting, the voting process, and more details about the proposed merger. We have planned some preliminary informational sessions to allow members to obtain additional information and ask questions.

To the right, you will find the appropriate contact information should you have any questions or concerns regarding our proposed merger with White River Credit Union. We have also included a Merger Proposal Q&A to answer some initial questions that you may have.

Sincerely,

Jeff Mobus

Chairperson, Board of Directors

Informational Session Schedule

We invite you to join us for one of our upcoming virtual sessions to learn more about the proposed partnership:

- June 25, 2025, at 12:00 p.m. (via Zoom)
- July 8, 2025, at 1:00 p.m. (via Zoom)
- July 24, 2025, at 5:30 p.m. (via Zoom)

To attend any session, please email us at **partnership@802cu.com** at least 24 hours in advance.

Please note that dates and times are subject to change. The most up-to-date schedule and related materials can always be found at **802cu.com/partnership**.

Contact Information

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