



July 31, 2020

Dear Member,

Thank you for being a loyal member of Life Credit Union. We greatly value our relationship with you and consider it an honor to help you achieve your financial goals.

In our commitment to lifelong financial relationships with you and to helping make your financial life better, we have exciting news to share with you.

We are pleased to announce that Life CU will soon strengthen our service to you as we merge with Fortera Credit Union. With the upcoming retirement of our CEO, Pam Tenpenny, we look to the future with one goal in mind: strengthening our commitment to bring the greatest value and best possible experience to our members and staff.

Partnering with Fortera Credit Union offers our members the resources and stability of a premier financial institution while remaining true to our “people helping people” mission and to be there for you, for life.

Fortera’s comprehensive suite of personal and business financial products will make life easier for you, along with the added convenience of enhanced member support services. Together we will be available to serve you 24 hours a day, 7 days a week through a full-service Contact Center. With access to local branches in Nashville, Clarksville and Hopkinsville and a nationwide Shared Branch Network, you can conduct your banking at thousands of branch and ATM locations wherever life takes you.

In addition to the expanded products and services we will be able to provide through our partnership with Fortera, we think you’ll find their friendly, caring and approachable nature to fit right in with our culture. As Life is welcomed into the Fortera family, you’ll discover they share the same genuine values as we share with you. **Life Credit Union will continue to keep our name and our promise to you: once you’re a member with us, you are a member for life!**



Together, we stand committed to providing a seamless service experience. Our goal is to complete the regulatory approval process by January 1, 2021. You will be receiving information and resources that will help guide you through the process. We recognize that you may have many questions and we will be providing regular updates along the way. With this letter, we have also included a list of FAQ's to help answer your initial questions. Please do not hesitate to reach out to us at [feedback@lifecu.org](mailto:feedback@lifecu.org) or by calling us at 615.230-5433, option 3, if you have additional questions or would like more information.

On behalf of the board of directors and staff, we thank you for entrusting us with your financial journey. As always, we'll be here for you and are confident that this partnership will provide you with best of Life.

Sincerely,

A handwritten signature in blue ink, appearing to read "Bubba McIntosh", with a long horizontal flourish extending to the right.

Bubba McIntosh

*Chairman*

Life Credit Union Board of Directors

Enclosed: List of FAQ's