

MEMBER MERGER Q&A

Q. Where do I go for more information?

A. We will be posting information on our website as it becomes available. Please visit us at www.triointecu.com.

Q. Why is Tri-Pointe Community Credit Union merging with Genisys Credit Union?

A. The credit union and financial industry is becoming increasingly competitive and consolidated. The partnership with Genisys is a proactive step by two financially sound institutions to capitalize on their strengths, and position your credit union to meet the current and future needs of all members.

Q. How will the Tri-Pointe combination with Genisys affect my service?

A. Members will retain the high-quality services they have now, plus enjoy expanded branch locations in southeast Michigan, access to a nationwide shared branch network, enhanced online and mobile access (including mobile deposit and mobile bill pay), Debit Rewards, additional products, services and convenience, and uninterrupted membership.

Q. Is either credit union in financial trouble?

A. No. Both credit unions are financially sound and well-capitalized with solid earnings, and both consistently receive high ratings from regulators and independent rating organizations.

Q. Is my money safe?

A. Yes. Your funds continue to be federally insured by the National Credit Union Administration.

Q. I have a lot of money on deposit. Will the level of deposit insurance change in any way?

A. No. Your deposit accounts will continue to be insured up to \$250,000 by The National Credit Union Share Insurance Fund. It is important to note that the financial stability of an organization goes beyond share insurance. Like Tri-Pointe, Genisys Credit Union has consistently received the highest rating possible from Bauer Financial, Inc. (Five Stars). BauerFinancial is an independent organization that classifies all credit unions and banks based on a number of factors, including profitability, investment portfolio, capital, loan delinquencies, and historical trends and reserves. Recently, both credit unions received BauerFinancial's prestigious Sustained Superiority Award for achieving 5-Star status for over 78 consecutive quarters. This makes a strong statement about the safety and financial soundness of the credit union going forward.

Q. Is the decision to merge final?

A. Not yet. Following lengthy and deliberate fact-finding and negotiations, the partnership was unanimously approved by the Board of Directors from each Credit Union. Some additional regulatory requirements must be met before the merger is finalized in 2015.

Q. Will members vote on the combination with Genisys?

A. Yes. Tri-Pointe Community Credit Union members will be asked to vote to approve the merger. You will receive more information about this in the near future.

Q. Will there be layoffs?

A. No layoffs are planned or anticipated. Employees will also retain their current compensation, seniority, and receive very competitive benefits.

Q. Are you going to close my Branch?

A. While the feasibility of all operations must continually be reviewed, there are no planned closings of branches contemplated in the near future as a result of this merger.

Q. When will I be able to start using Genisys Credit Union's or shared branches?

A. It will be necessary to convert all current branches to the same data processing system before members can begin using all Genisys branches and shared branches. This is planned to be completed in 2015 and more information will be shared with you as that event nears.

Q. How will I be notified if there are any changes to my account?

A. Members will continue to receive updates via mail, newsletters, statements, Web sites, email, and lobby brochures. Please be sure to read all material sent to you from your credit union.

Q. When will I start to notice a change?

A. Beginning April 2015, operations will combine slowly over a period of about 12 months. Members will be kept informed of changes and new opportunities as they become available.

Q. Since we will be bigger, will we operate like a bank?

A. No. We will stay a nonprofit, member-owned financial cooperative and serve members in the traditional credit union manner, including community based service. Genisys Credit Union has been voted Best Credit Union by the readers of the Oakland Press for several years in a row. They recently were voted Best Credit Union in the Channel 4 WDIV Vote for the Best Competition and Genisys employees have voted Genisys a Detroit Free Press Top Workplace several years in a row. Genisys is known for their commitment to the communities they operate in and high member satisfaction. This will continue and the members and communities served by Tri-Pointe will benefit.

Q. What is the advantage of being bigger?

A. Combining the best of both organizations means a credit union with expanded products and services, more financial assets, combined technology and personnel skills, and expanded diversification of membership.

Q. Will I be able to continue to use my checks or will I have to order new ones?

A. If any changes are made that result in your current checks becoming obsolete you will be notified well in advance. You will not incur any cost for the new checks.

Q. Will my account number(s) change as a result of the merger?

A. There will not be an immediate change in your account numbers. However, once the computer systems of the two credit unions are combined, there may be a change in some of the account numbers. Those members with accounts that are affected will be contacted well in advance of the changes.

Q. Will my direct deposit continue to post to my account(s) without interruption?

A. Yes. Your direct deposit will continue to be posted to your existing accounts without interruption.

Q. Will my loan or certificate rate change?

A. The rate on your fixed rate loan or share certificate will remain the same until the end of the term. As always, any renewals or new loans will be subject to current rates.

Q. Will my credit card, debit card and bill payment still work?

A. Yes. Your credit card, debit card and bill payment will continue to work. As your cards expire they will be replaced with new cards that will reflect the Genisys brand. As integration plans are formalized, you can be assured that if any changes are made to your account numbers, we will ensure that the adjustments to your bill payment, automatic transfers and your ACH transactions will be taken care of by our staff.

Q. Will my credit card rate change? The rate on your current credit card will remain the same. If there are ever any changes to your credit card terms and conditions, you will be notified in advance.

Q. I am a member of both Tri-Pointe Community Credit Union and Genisys Credit Union. Can I combine my accounts? Can I keep them separate if I wish to do so?

A. You may maintain separate accounts. However, if you wish to combine them you may do so once the computer systems are combined in 2015.

Q. Will the passwords I use to access my account(s) change?

A. There will be no immediate change in your passwords. However, once the computer systems of the two credit unions are combined, you will be requested to re-register for mobile banking and online banking.

Q. Who can I call if I have more questions?

A. If you have any questions regarding this merger, please feel free to contact Mack McConnell or Karen Johnston at 810-694-1301.