



Dedicated. Secure. Trusted.

Dear Member,

As President and CEO of Security Credit Union, it is my pleasure to officially welcome Focus Federal Credit Union members to Security Credit Union! As many of you may already be aware, in March, Focus FCU entered into a management agreement with Security CU and we announced our intention to merge. As of June 1, 2020, Focus FCU members will become Security Credit Union members.

The Focus FCU Board of Directors have been working since August 2019 to finalize a long-term strategy for the credit union that would benefit the membership. This merger is taking place to provide the members of Focus FCU with greater convenience, enhanced products and services and industry leading online and mobile services. We are eager for the members of Focus FCU to be able to take advantage of what Security CU has to offer!

To help with any questions you may have, please read through the Q&A's below. You can also find this information on our website at [www.securitycu.org/focus](http://www.securitycu.org/focus). If you have any other questions, you can contact us by phone, email or in person.

Will my local branch stay open?

Yes! One of the reasons that Security CU is so excited to merge with Focus is our desire to be a part of the Toledo area. We are especially excited about the branch office on Reynolds Road. The local branch will stay open and you can look forward to many enhancements in the coming months. The branch will get a fresh look and feel with new carpeting and paint, the office furniture is being replaced and significant improvements will be made to the outside of the branch as well.

Will the website address and phone numbers change?

The Focus FCU web address will change to [www.securitycu.org](http://www.securitycu.org), however, the <https://www.focusfcu.com> will continue to function for a period of time and will direct you to a special landing page on the Security CU website. This landing page will give you access to messages especially geared towards FFCU members and will also contain a link to log on to FFCU's online banking. You can continue to use the same phone number that you always have to reach us, (419) 724-6611.

Will my money be safe and secure?

Absolutely! Your accounts will continue to be federally insured just as they are today.

Will my account number change?

Yes. There will be a slight modification to your account number and that information will be provided to you at a later date.

How will fees, loan rates and deposit rates be impacted by the name change?

Rates and fees on your existing accounts will not change at this time. If changes happen in the future, they will be communicated to you. You will see significant service upgrades, new service introductions and technology enhancements. As always, we will monitor our rates and fees to ensure high value and return to our members.

What easy ways can I access my SCU account?

For now, you will continue to use the same Online Banking and mobile application that you are using today. Once your account is formally converted to a Security CU account, you will be able to use the Security CU Mobile app, SCU Online Banking and Automated Telephone banking.

On behalf of the employees of Security Credit Union, your financial needs will always come first and we look forward to building a lifelong relationship with you.

If you have any questions, please call us or visit the Reynolds Road office.

Sincerely,

Christopher Estes  
President & CEO