



Dear Members,

For over 70 years our credit union has operated in the Monterey County community. Our challenge to fulfill our responsibilities to our members has become difficult and our goal remains to be competitive tomorrow.

Our Board spent months weighing our options and looking for a partnership for our Credit Union's members. We undertook an in-depth study aiming to expand your access to financial products and services as well as remote access through a stronger mobile app, expanded digital banking services, a live call center 5 days a week from 7 AM - 11 PM EST, and 24/7 telephone banking that can answer all your account questions. In our Credit Union's effort to exceed your personal financial needs, the Board realized the best way to serve you, our member, is to **partner with Pentagon Federal Credit Union.**

We were extremely impressed by the leadership at Pentagon Federal, the technology they offer our members and the tremendous member service experience and the commitment that they have made to our employees.

We will continue to serve you with the same friendly employees and branch location you have grown accustomed to with the same personal touch you have come to expect.

On June 16th, 2022, a ballot was mailed to each of our members containing required regulatory information regarding this partnership process. ***To vote, please vote electronically or mail in your ballot with the prepaid envelope provided.***

- Robert Vanderslice, Board Chair