



April 23, 2020

Dear Valued Member:

I am pleased to announce that our members have voted to approve the merger with Consumers Credit Union at the special membership meeting held on April 9. We have also received the necessary regulatory approvals to proceed. The merger will be effective June 1.

The credit union will continue to be owned by our members, as we always have been. It will continue to be governed by a voluntary board of directors, and all of our non-employee directors will be serving on the new board. Additionally, I will be serving as its president, while Sean Rathjen, the current CEO of Consumers will be serving as CEO of the combined credit union.

The merger between Andigo and Consumers will create new opportunities for both our members and our internal teams. With additional scale and the talent we have at both credit unions, we believe we will be able to offer competitive rates, and best-of-breed products and services to you. Our two organizations share a deep commitment to our members, our teams, and our communities – that dedication will remain unshaken as we come together.

The merger will become effective on June 1, 2020, but you may not see immediately noticeable changes as we work together on integrating all products and services. **We anticipate being fully aligned as one organization in 2021.**

The combined credit union will eventually operate fully under Consumers Credit Union's name. **In the interim, Andigo will be operating as Andigo Credit Union, A Division of Consumers Credit Union.** You may continue to use all Andigo Credit Union services, such as your current checks, debit card, VISA credit card, online banking, bill pay, our mobile app, etc. Andigo statements will remain in the same format during this time as well. And, of course, you'll be welcome to open new accounts and products during this time as well. In many ways, it will be business as usual as we work to bring our two credit unions together.

The new organization will employ more than 475 employees throughout Illinois and offer access to 18 total branches (14 of which are prominent community branch locations), access to a national shared branching network, and more than 80,000 surcharge-free ATMs worldwide. As a combined credit union we will serve more than 163,000 members and have over \$2.3 billion in assets, making your credit union the 5th largest in Illinois and one of the 130 largest credit unions in the US.

Please know that all of our current locations will remain open to serve you. And you will still see and hear the same familiar faces and voices as everyone at Andigo will continue to serve you into the future. Additional information and updates on the merger process will also be available at andigo.org/merger. We will continue to update you throughout this process, and communicate more details along the way about what you can expect as a member.

Over the coming months, you will receive information about account enhancements and any changes that may occur. Rest assured we will make the transition of your accounts and services as efficient and seamless as possible.

On behalf of the board of directors, management, and everyone at Andigo, I would like to thank you for your membership. We are excited to begin this new chapter for your credit union. I encourage you to take full advantage of the product and service enhancements offered in the coming months.

Sincerely,

Mike

Michael R. Murphy
President and CEO