

# Exciting News...

*... great things are heading our way.*

The Board of Directors of Piedmont Plus Federal Credit Union (Piedmont Plus) and MembersFirst Credit Union (MembersFirst) have both agreed to pursue a potential merger, subject to the approval of the Piedmont Plus members. We are excited about the prospect of combining the strengths, assets, and resources of two well-capitalized credit unions. This partnership will open many doors for members of both credit unions and will solidify our position as a competitive player in the financial services market.

Combining these two outstanding organizations will result in a credit union with over \$222 million in assets, 35,000+ members, 14 full-service branch locations, access to over 5,600 nationwide Co-op shared branch locations, industry-leading technology and a dedicated member service call center. Piedmont Plus and MembersFirst share a common background in the healthcare industry and take great pride in the level of service we provide to our members. With a similar field of membership and service culture, the combined credit union will be well-poised to serve the financial needs of our healthcare members.

Our combined resources will provide a wider network of branch locations and free ATMs, expanded products and services to meet the evolving technological and e-banking needs of our members, competitive rates, business accounts, and a more expansive loan offering including real estate and business loans. This strategic partnership will also afford us significant economies of scale, which will allow us to potentially add additional branch locations and ATMs throughout our expanding field of membership in Georgia. The combined credit union will remain a member-owned, locally operated credit union focused on the needs of our members and the communities we serve. All of our current staff and locations will remain in place and will continue to provide you with excellent personalized service.

Enclosed with this letter is a Frequently Asked Questions sheet, the official notice from our Board of Directors regarding the Special Called Meeting, and a member ballot. The Piedmont Plus Board of Directors and management team wholeheartedly endorse this merger. The final decision, however, is up to our members. Your vote is very important and we respectfully request that you cast your vote to APPROVE this important proposal. If you have any questions or concerns about this partnership, please contact us at (678) 505-8226. We hope you will join with us in voting to approve the merger with MembersFirst.

Sincerely,

Jo Allen  
Board Chairman

Laron Maloney  
President & CEO