



CREDIT UNION

tel 800.426.1917 • P. O. Box 3003 • Los Alamitos, CA 90720-1303 • www.SouthlandCU.org

January 1, 2017

{Name}
{Address}
{Address}
{Address}

Welcome!

Dear Member:

I am excited and honored to welcome you to Southland Credit Union!

On December 20, 2016, the Board of Directors and Harbor Federal Credit Union Members overwhelmingly voted for your Credit Union to merge with Southland Credit Union. Effective January 1, 2017, this vote joined two Credit Unions with a common goal and purpose – to provide you, the Member-owner, with personalized, friendly service, and financially rewarding products. This partnership ensures you will continue to see these benefits, along with new and enhanced features that could have only been made available by partnering with Southland.

Our combined Credit Union now has over \$725 million in assets and approximately 60,000 Members, with eight full service branch locations throughout Los Angeles and Orange counties. These branches are in addition to the more than 5,000 CO-OP Shared Branch locations and nearly 30,000 CO-OP Network ATMs available to Southland Members nationwide with no surcharge. Southland also provides convenient access through industry-leading online and mobile banking technologies. The result is a stronger Credit Union, with the ability for you to access your accounts in more places than ever before.

Over the next year, we will begin integrating the Southland and Harbor accounts into one core system. When this conversion is finished, you will have complete access to Southland's products and services. Until then we anticipate no changes on your account, and the same services you currently enjoy will continue to operate as usual.

In the coming months you will receive additional information that will include more details on Southland's products and services, and explains what this conversion will mean for you. If you have any questions, please do not hesitate to contact us at 310.816.0440.

Again, welcome to Southland Credit Union where we help bring your dreams to reality. I am excited, as I know that you are, for the great possibilities this partnership will bring.

Sincerely,

Thomas G. Lent, CPA
President & Chief Executive Officer
Southland Credit Union