

October 10, 2018

Important Announcement
For Helena Community Credit Union Members

Dear Members,

In August, we shared with you that we would soon announce our new name. Today, this important milestone in our credit union's history has arrived, and we want you to be among the first to learn that beginning December 3rd, Helena Community Credit Union will change its name to Intrepid Credit Union.



The name Intrepid Credit Union captures the spirit of Montana and of the people who live here—today and in the future. Although our name will no longer have Helena in it, the heart of the credit union, our philosophy of service, our people, and our commitment to serving you remains as strong as ever.

We believe our new name puts the credit union in the best position possible for long-term growth. This growth strengthens our organization to better serve you, and allows us to extend our member-centered philosophy to even more Montana families. This is a proud legacy we've built together.

A few years ago, we began serving members in Gallatin County by assisting them with the car-buying process through their local auto dealers. Our new name helps to unite our entire membership as we continue our expansion and open a branch in Bozeman at the end of this year.

During this transition and always, we are committed to maintaining the trust you place in us and ensuring our credit union remains your first choice for all your financial service needs. This commitment is reflected in the name Intrepid Credit Union, and we will always act and serve with your best interests in mind.

Here are some important facts we want you to know as the change takes place:

- **Nothing about your membership is changing.** We remain a 100% member-owned, not-for-profit cooperative serving Montanans and their families with the same philosophy of integrity and respect.
- **This is a change to our name only.** This is not about a merger or a change to our focus; we will continue to serve Montanans and their family members.
- **Our staff is not changing, and neither is our commitment to excellent service.** We know you rely on us to be responsive, knowledgeable, and accessible, and we are dedicated to providing the same high quality, personalized support you've come to expect from us.
- **Your accounts and services will not change.** Your account number will remain the same and your direct deposits, bill pay, and other services will continue as normal. The biggest change you'll notice will be the new sign on the door.
- **The new name will open up "new doors"** for more of our Montana neighbors to belong to a financial institution that delivers great service and value.

Our employees have embraced our new name with enthusiasm and look forward to sharing their excitement with you. You are the most important reason for our success, and we thank you for your continued support.

We assure you that this decision was not simple, and it was not made in haste. The Board of Directors reached this decision after significant research and deliberation. As a result of this rigorous decision-making process, we are confident our new name and brand will help us continue to empower our communities, strengthen our outstanding service, and deliver the financial services our members need and deserve.

We know you may have some questions, and, to that end, we have enclosed a list of frequently asked questions. Please do not hesitate to call us at (406) 443-5400 if you have additional questions.

On behalf of the Board of Directors and the credit union management team, thank you for your support of this great organization as we embark on this momentous change.

Sincerely,

Greg Strizich

A handwritten signature in black ink, appearing to read 'Greg Strizich', with a long horizontal line extending to the right.

President/Chief Executive Officer

Helena Community Credit Union — Name Change Questions & Answers

Q: When will the name change take effect?

A: On December 3rd, HCCU will officially switch names to Intrepid Credit Union. You will begin seeing us transition to the new name at the end of November.

Q: What will change with the new name?

A: Only the name and logo will change. Beginning on December 3rd, you will see exterior branch signage changes, new brochures, stationery, plus an updated website with our new name and logo.

Q: Is the name change a result of a merger or acquisition?

A: No. The name change is not the result of a merger or acquisition of any kind. We remain a member-owned cooperative.

Q: Why are you changing the name of the credit union?

A: Our name is part of our long-range plan to build a growing and relevant organization that is inclusive of every member and market we serve.

Q: Will the ownership of the credit union remain the same?

A: Yes. The ownership of the credit union will remain 100% owned by you, the members.

Q: Will the credit union still serve Helena?

A: Absolutely. We are fully committed to our roots and serving Helena. In fact, we just invested in a major remodel of our Helena Prospect branch location.

Q: How did you select the new name?

A: We spent many months working with a joint team of Board, Management and Staff under the advisement and guidance of an experienced and respected branding firm.

Q: Who will be eligible to join the credit union?

A: Our charter remains the same. We will continue to serve people who live, work or worship in Broadwater, Cascade, Deer Lodge, Gallatin, Jefferson, Lewis and Clark, Powell and Silver Bow Counties, and their immediate family members.

Q: Why are you changing the name of the credit union?

A: Our Board and Management have built one of the strongest financial institutions in Montana by making prudent and strategic business decisions that ensure our growth and health. Our name change is part of our long-range plan to continue building a growing and relevant organization that is inclusive of every member and community we serve.

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

A: Rates and fees will not be negatively affected by the name change. We will continue to monitor our rates and fees like we always have. Rates and fees do fluctuate, but they are adjusted in response to market conditions.

Q: Will the routing number change?

A: No, our routing number will remain the same. The routing number is: 292077511.

Q: Will my account numbers change?

A: No, your account number(s) will remain the same.

Q: Will I still be able to use my checks?

A: Yes, your checks will still work. When it's time for you to re-order, new checks with the new name of the credit union will be issued.

Q: Will my credit card still work?

A: Yes, your current card will continue to work until its expiration date. Your account numbers and member numbers will also not change.

Q: Will my debit card/ATM card and PIN number still work?

A: Yes, your current debit card/ATM card and PIN number will continue to work as they always have until its expiration date.

Q: If I have automatic payments taken from my account or receive direct deposit, will I need to do anything?

A: No, everything will stay the same. Our routing number and transit number will not change, and your account number will not change; therefore, there are no additional steps or changes you need to make.

Q: Will the employees at my credit union branch change?

A: No. The employees that you've grown accustomed to serving you at your branch will be here to serve you with the same personalized service that you expect.

Q: Will the credit union numbers, website and email addresses change?

A: All phone numbers will remain the same. Our new website address is www.intrepidcu.org, which will become active in December. The current website address and email addresses will automatically redirect to the new addresses until June 2019.

Q: Will branch days of operation and hours change?

A: No. Branches will continue to be open and available to you the same days and times that you expect.

Q: Will there be any change in my statement cycle or in the way the statements are presented?

A: No. There will not be any changes to the statement cycle and it will remain in the same format you are used to. Keep a watch in your mail for our new statement stationary with the new name beginning January 2019.

Q: How will current members benefit from this name change?

A: By continuing to build a growing and relevant organization that is inclusive of every member and community we serve, we can offer our members the latest and best products and services in the financial industry.

Q: What will change with the new name?

A: As stated in the accompanying letter, only the name will change. Beginning in November/December, you will see exterior branch signage changes, new brochures, and stationery, plus an updated website with our new name and logo.

Q: Where can I find additional information?

A: Call us during business hours, Monday-Friday, at (406) 443-5400, visit us online at thecu4u.org, or stop by a branch during our hours of operation.