



WE'RE BETTER TOGETHER:

WEST END BANK + 3RIVERS CREDIT UNION MERGING IN 2020

In August 2019, West End Bank announced our intention to merge with Fort Wayne-based 3Rivers Credit Union. We're excited about the benefits 3Rivers will provide you, your family, and your business. You will continue to see the same friendly faces you do now, but will have access to expanded lines of products, services, and technology in addition to a strong commitment to your financial wellness, exemplary services, and improved convenience. Ultimately, 3Rivers will be able to serve you in more ways, and will continue to enhance our commitment to giving back to, and participating in, our local communities.

We understand that you may have questions related to the acquisition, and we're dedicated to providing you with answers as decisions are made. Please review these helpful FAQs and let us know if you have additional questions or concerns we can help answer. These questions will continue to be updated as closing and conversion dates draw nearer.

ABOUT THE ACQUISITION

Why is West End Bank being acquired by 3Rivers?

In early 2018, West End Bank began exploring options to gain greater scale, in an effort to increase value for our clients, employees and shareholders. We were introduced to 3Rivers, and quickly realized that while they could bring us significant scale and resources to grow our operation, we could provide them with competencies, assets and talented employees that would add significant value to theirs. Additionally, both organizations share a similar culture of community involvement and investment. With that, 3Rivers is a great fit for West End Bank customers, employees and community. And both parties are viewing this acquisition as a partnership always with the best interests of the customers and employees in mind.

When will this change take place?

Pending regulatory approval, the anticipated closing of the transaction will occur **in first quarter of 2020. After this time, you will begin to see the West End Bank name and branding transition to 3Rivers, but your accounts will not yet convert to 3Rivers. You will continue to do business with West End Bank as you have been.**

The anticipated final conversion of accounts from West End Bank to 3Rivers will take place in second quarter of 2020.

In March, you will begin to receive important information in the mail regarding the upcoming conversion, including any changes in accounts, products, rates and fees. In addition to new debit cards and checks, you will also receive information on how to register and use 3Rivers online account access and mobile banking app. When the conversion is complete all West End Bank Customers will be member-owners of 3Rivers.

**Specific Dates to be Announced*

How large is 3Rivers and where are they located?

3Rivers is headquartered at 1605 Northland Blvd., Fort Wayne, IN 46825. The credit union serves over 82,000 members with assets in excess of \$1.2 billion. The credit union operates 16 branches throughout northeast Indiana and northwest Ohio area, and members have access to thousands of surcharge-free ATMs and shared branch locations throughout the country. For branch locations and hours, visit 3riversfcu.org/locations.



ABOUT THE PEOPLE

Will there be changes to staff at either institution?

There will be minimal impact to staffing as a result of the acquisition. West End Bank employees will join together with 3Rivers employees, sharing a commitment to deliver financial services and expertise to families and small businesses throughout the communities we serve. All West End Bank Branch locations will remain open to serve members, and while some roles may change, you will see the same familiar faces in the branches.

Who will be the President/CEO?

Don Cates is the current President/CEO of 3Rivers and will continue in his role. Current West End Bank CEO, Timothy Frame, will serve as Regional President.

Will there be changes to the Board of Directors?

The current Board of Directors of 3Rivers will oversee the combined organizations following the completion of the purchase transaction.

ABOUT THE FUTURE

Where will the headquarters be located?

The headquarters of 3Rivers will remain at the current location of 1605 Northland Blvd., Fort Wayne, IN. There will be shared, back office operations based in Fort Wayne, as well as at the current West End Bank headquarters.

When will I see signage and branding begin to change to 3Rivers at branch locations?

Branch signage and branded documents and other materials will change on (or on or around) the closing date anticipated in the first quarter of 2020. At this time, all brand changes will be cosmetic, and there will be no disruption to your current services. Accounts will not convert until system integration, which is tentatively scheduled for the second quarter of 2020.

Are you planning to close any branch locations?

West End Bank's branch locations will be maintained and incorporated with 3Rivers', resulting in a network of 20 service locations throughout Indiana and Ohio post-conversion.

Will 3Rivers continue investing in the community and in education?

YES! 3Rivers will not only continue the community engagement West End Bank is known for, but will put forth extra resources to continue investing in education, philanthropy and economic development.

ABOUT MY ACCOUNTS

What's the benefit to me related to this acquisition?

Upon conversion, you'll gain access to expanded options in current products and services, including student lending, insurance, and investment services, which are not currently available to West End customers. As a member-owned, not-for-profit financial cooperative, 3Rivers is able to offer competitive rates and fees, and reinvest excess capital to members and in the community.



Will my account number change?

In the months ahead, our systems integration will require a change to some account number structures. These changes will be minimal, and in many cases, your account numbers will not change. We are working diligently to ensure as little disruption to your accounts as possible. Any account changes will be communicated in advance of the conversion.

Will my rates and service charges/fees change?

Together we are reviewing all services provided to members, including service charges and fees, to make sure we provide consistent, low-cost access to the most innovative financial services. You will receive notification of any changes in rates and fees in advance of system conversion.

Will my deposits continue to be federally insured?

Yes. 3Rivers is insured by the National Credit Union Administration (NCUA) through the National Credit Union Share Insurance Fund (NCUSIF). Your deposits will continue to be federally insured to the maximum amount available (currently to at least \$250,000 per depositor) and backed by the full faith and credit of the United States Government.

| TYPE OF ACCOUNT | COVERAGE | EXAMPLE |
|---|--|---|
| Single owner Share, share draft (i.e. checking), and money market accounts and share certificates | \$250,000 | An account with one owner and no beneficiaries has \$250,000 in coverage. |
| Joint owner Share, share draft (i.e. checking), and money market accounts and share certificates | \$250,000 per co-owner | An account with two co-owners and no beneficiaries has \$500,000 in coverage. |
| Trust accounts Revocable and irrevocable | Generally, \$250,000 per owner, per beneficiary, up to 5 beneficiaries for revocable trusts. | A revocable trust with one owner and 5 beneficiaries has \$1,250,000 in coverage. |

Will I still be able to use my current checks?

Yes. You will continue to be able to use your current checks following the acquisition. Prior to the completion of system integration, you will receive some complimentary new 3Rivers checks, along with ordering options. Your West End checks will continue to clear for a period of time post-conversion. We encourage you to start using your 3Rivers checks immediately upon conversion date. You will need to update any automatic checking payments to your new 3Rivers routing numbers, and new account number, if applicable.

Will I still be able to use my debit card?

Yes. You will continue to be able to use your current debit card following our acquisition. You will receive your new 3Rivers debit card prior to systems integration in the second quarter of 2020, with activation instructions. Upon system conversion, your West End debit card will no longer function. You will need to update any recurring payments connected with your debit card and checking accounts with your new 3Rivers account information. There will be tools available to help with the switch.

Will my online banking change?

Until our systems integration is complete, you will continue to access your online banking as you do now. You will receive detailed information well in advance of conversion for 3Rivers online account access, with setup instructions, features, new apps and whether these changes include any new requirements in accessing your information.

Will there be any changes to my account notices and statements?

At the point when we combine our operating systems, your monthly and quarterly statements and notices will have a new look. Prior to system conversion, you will receive a packet of information with details on account changes.



ADDITIONAL INFORMATION

How will I get to the credit union's website?

Leading up to the acquisition, continue to visit West End Bank online at westendbank.com to access your accounts. Following the acquisition and name change, you will still be able to access us from that website address for a period of time. After system conversion, our official website and links to online banking will become accessible from 3riversfcu.org and the West End website will be redirected to this page.

Will employee email addresses change?

Following the closing of the transaction, employees will be provided new email addresses that reference the 3Rivers name. For a time following this change, you may continue to email our staff at the current email address that you have on record.

Will employee phone numbers change?

Local West End Bank phone numbers will continue to function, post-closing. We will notify you with any anticipated changes in our contact information in advance.

Will there be changes to your hours?

Current branch hours will remain unchanged, at this time.

Where can I go to find out more about 3Rivers Federal Credit Union?

- Web: 3riversfcu.org
- Facebook: facebook.com/3RFCU
- LinkedIn: linkedin.com/company/three-rivers-federal-credit-union
- Twitter: twitter.com/3riversfcu
- Instagram: instagram.com/3rivers
- YouTube: youtube.com/3riversfcu

How will I receive additional information about this acquisition?

You can visit westendbank.com/merger for updates about the progression of our acquisition and systems integration plans. You will also receive detailed mailings with information on your accounts, access, instructions, and disclosures. You will have access to updates available at all of our branch locations. We also send periodic emails with all of our updates and important notices, so please take this opportunity to make sure the contact information you have on file with us—including your email address, mailing address, and phone number—are up-to-date.

Who do I contact if I have additional questions?

We want to hear from you to help answer any additional questions you might have about our upcoming acquisition. Please call (765) 962-9587 or email us at general@westendbank.com.



Federally insured by the NCUA.

3riversfcu.org

260.490.8328