

October 10, 2017

Dear Member:

We would like to inform you that after careful and thoughtful consideration and due diligence, the Board and Senior Management of East Coast Credit Union (East Coast) have made the difficult decision to change the way we currently provide service to you at our Kearney Lake branch. Effective Friday, November 17<sup>th</sup> we are transitioning the branch to a satellite office. This means we will maintain one office plus the ATM and night depository. You can continue to meet with one of our professional financial advisors by appointment from Monday to Friday and you can continue to use the ATM and night depository for cash withdrawals and deposits as you do now.

Service to members has always been, and will continue to be, East Coast's top priority. We are proactively responding to changes in our business environment as well as changing member and consumer behaviour. This difficult decision was made in the best interest of all East Coast's members and the long-term success of our organization. Effectively managing our costs enables us to continue to provide you with the products and services you want and expect at competitive pricing.

There's nothing you need to do. After November 17th, you will continue to have access to your account(s) through our ATM network, on-line, via mobile, or at any of our other branch locations. If you have a safety deposit box, our staff will contact you to discuss options for transferring it to one of our other branches. You are encouraged to contact us by phone or email or visit us at the branch – we'll be happy to provide the option that is most convenient for you.

We'll work directly with you to ensure a smooth transition. We are committed to building and strengthening our relationship with all our members and the communities we serve, and we believe effectively managing our branch network costs is in the best interest of our members and our credit union.

We expect you may have some questions about this change so we're providing additional information with this letter, but we also invite you to visit the branch and talk with our staff, or call the branch manager, Jason Pace at 902-860-3887 or email him at [jason.pace@creditunion.ca](mailto:jason.pace@creditunion.ca)

We truly value your business and look forward to continuing to support you in reaching your financial goals at all stages of life.

Sincerely,



President & CEO

East Coast Credit Union