

November 5, 2021

Dear Equishare member:

We have exciting news to share and want you to be among the first to know!

I am writing to you, jointly, with my long-time friend and colleague, Chuck Bullock, President of Quantum Credit Union. We are pleased to announce that **EquiShare Credit Union** and **Quantum Credit Union** are coming together.

Both **EquiShare** and **Quantum** have served our communities for nearly 90 years, both believe deeply in the credit union philosophy of "people helping people", and both have collaborated for many years.

We believe **EquiShare** and **Quantum** complement each other's strengths. By combining forces, merging into one entity, we can provide even more to members and our communities. This partnership will ensure we meet the growing financial needs of our members, provide greater convenience, offer enhanced digital products, provide opportunities for our employees, and much more.

Chuck and I share the same philosophy on credit unions. Recently, he said "It's simple – members matter. I think of it this way—a house is a structure; home is a feeling." At **Quantum**, we want members to feel they are at their "financial home" and to experience the warmth and security home offers. We're going to do everything we can to help **EquiShare** members with this transition."

All **EquiShare** employees, myself included, are excited to work with Chuck and the entire **Quantum** team. You will begin seeing some changes at the beginning of 2022, and we will bring it all together by March 1, 2022. Until then, watch your mailboxes, inboxes, and social media feeds for important information we will be sharing as we move forward together.

EquiShare Credit Union and Quantum Credit Union—Better, Together.

Gary Torres

President, EquiShare Credit Union

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Chuck Bullock

President, Quantum Credit Union

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