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October 30, 2018

Dear Member,

We are pleased to announce that the merger between Stephens-Franklin Teachers Federal Credit Union and Peach State Federal Credit Union was approved during the Special Meeting of Members on October 29, 2018. The financial merger will be effective November 1, 2018. This merger demonstrates a shared commitment on the part of both credit unions' Boards and management to grow stronger and remain highly competitive in today's financial marketplace. By combining our resources, we will be able to provide members with an enhanced selection of products and services.

Having been founded by educators 57 years ago, Peach State remains an education-based credit union while serving hundreds of other Select Employee Groups. Over the years, we have expanded our footprint and now serve more than 59,000 members throughout Georgia and South Carolina.

I take great pleasure in welcoming you to our credit union family. As we transition over the next several months, we plan to make the process as smooth as possible, with minimal impact on your day-to-day banking activities. I also want to assure you that the current Stephens-Franklin employees will remain on staff to serve you. As soon as the account transfer process is scheduled, we will communicate all the specifics, so be sure to keep an eye on your mailbox.

Again, welcome! Our goal is to help you and your family continue to build a financially strong and prosperous future.

Sincerely,

Marshall Boutwell  
President / CEO  
Peach State Federal Credit Union