



MERGER UPDATE

October 1, 2025

To The Valued Members of KCT Credit Union:

Since the legal merger of KCT Credit Union and Consumers Credit Union on December 1, 2024, employees from both credit unions have been working behind the scenes to prepare for the final step – the transition of KCT members to CCU's systems. We expect that to happen in February of 2026.

For now, you can continue to manage your KCT accounts as you always have. To make sure you're fully prepared for next year's transition, here are two simple things to do:

- Double check your contact information and make sure your mailing address, e-mail address and phone number(s) are correct. Make any updates necessary through Online Banking, by visiting any KCT branch location or by filling out the Change of Address form located on the KCT website. Note that a valid, updated ID is required to change your address in person at a branch.
- Visit and bookmark the merger landing page on CCU's website: www.myconsumers.org/KCT.

Our focus is on easing this transition for members with frequent, thorough and clear communications. Beginning in late 2025, you'll receive more communications via mail, e-mail and at the web page listed above, including a detailed transition guide.

We look forward to providing you with a larger branch network, enhanced digital tools and a broader range of market-leading products and services.

Sincerely,

A handwritten signature in black ink that reads 'Sean Rathjen'.

Sean Rathjen
CEO, Consumers Credit Union