

ADDITIONAL INFORMATION ABOUT MERGER PARTNERSHIP

WHAT DOES A MERGER MEAN?

It means that My Postal Credit Union and Oakland County Credit Union have entered into a partnership to merge our credit unions. The combined credit union will retain the name of Oakland County Credit Union.

WHEN DOES THE MERGER TAKE PLACE?

The effective date of the merger is May 1, 2016. The final step of the merger will be a computer conversion on October 1, 2016 at which time you will have full access to all the many benefits of Oakland County Credit Union.

WHEN CAN I START USING OAKLAND COUNTY CREDIT UNION BRANCHES?

There will be a transition period after the merger during which time My Postal Credit Union members will not be able to fully use Oakland County Credit Union branches. Once our computer systems have been combined, all members will be able to fully use all 6 branches. We'll be sure to let you know when you can begin using the Oakland County Credit Union branches.

HOW CAN I GET MORE INFORMATION ABOUT OAKLAND COUNTY CREDIT UNION?

You may learn more about Oakland County Credit Union by visiting their website at www.oaklandcountycu.com.

CAN I CONTINUE TO USE MY ATM/DEBIT/CREDIT CARDS?

Yes. You can continue to use your My Postal ATM/Debit and Credit Cards. In the next 3-4 months you will be notified of more details regarding receiving new Oakland County Credit Union cards. Watch your mail for important updates and additional details.

CAN I CONTINUE TO USE MY POSTAL CHECKS?

Yes. At this point you can continue to use your My Postal checks. You will be notified by mail of any changes necessary, be sure to watch your mail for more details.

WILL THE MY POSTAL WEBSITE AND ONLINE BANKING CHANGE?

On May 1st, www.mypostalcu.com will be automatically redirected to a special My Postal website page on Oakland County Credit Union's website, www.oaklandcountycu.com. On this page you will find a link to your online banking. You will continue to access your online banking through this link until the computer conversion on October 1, 2016.

CAN I STILL USE SHARED BRANCHING LOCATIONS TO CONDUCT MY TRANSACTIONS?

Yes, you can continue to use Shared Branching locations to handle your transactions. Just be sure that when completing Shared Branching transactions, you communicate that the transaction is for a My Postal account until the computer conversion on October 1, 2016.

WHAT WILL HAPPEN TO THE STAFF AT MY POSTAL CREDIT UNION?

All of the employees of My Postal Credit Union will be offered positions at Oakland County Credit Union. As a result of the partnership with Oakland County Credit Union our entire staff will have greater long-term security and opportunity for advancement.

WHY HAS MY POSTAL CREDIT UNION DECIDED TO MERGE?

As we look to the future, combining forces will allow us to continue to provide you with new and innovative services. The partnership will enable the Credit Union to utilize benefits from the merger and return those benefits back to you in the form of low rate loans, better rates on savings, and increased services. In addition, there will be six additional branch locations for your convenience.

WHY WAS OAKLAND COUNTY CREDIT UNION CHOSEN AS A MERGER PARTNER?

My Postal Credit Union wanted to find a credit union that is financially strong, has loyal and dedicated staff, provides quality services, and is similar to us in how they operate. Oakland County Credit Union meets all of these criteria and much more. My Postal Credit Union's Board of Directors is pleased to have found what they consider to be a perfect fit.

HOW DOES THE MERGER BENEFIT MY POSTAL CREDIT UNION MEMBERS?

My Postal Credit Union members will benefit from additional products, increased services and added convenience!

MORE BRANCHES PROVIDING MORE MEMBER CONVENIENCE! Once the computer systems are combined, members will be able to use all six Oakland County Credit Union branches. You will also have full, remote 24/7 access to your accounts.

COMPETITIVE RATES! Being part of a larger organization will allow us to operate more efficiently. That means we can offer you more competitive loan rates, and pay you more competitive savings rates.

MORE PRODUCT AND SERVICES! Members will have more choices to fit their individual needs ... from various terms on Certificates, loan options that fit your budget, Individual Retirement Accounts (IRAs), financial planning, enhanced online banking, mortgages and much more.

WILL MY FUNDS STILL BE FEDERALLY INSURED?

Yes. Your savings will continue to be federally insured to the maximum amount allowed by law, currently \$250,000 (plus another \$250,000 for IRAs).