



COMMUNITY CREDIT UNION

Where Your Membership Matters!

Dear Members:

On behalf of the Board of Directors of Rogue River Community Credit Union, we are pleased to share exciting news with you! As part of our goal to continually expand the value we bring to our members, Rogue River Community Credit Union and Newaygo County Service Employees Credit Union are joining forces to create a \$65+ million credit union serving over 9,000 members.

Newaygo County Service Employees Credit Union is a natural merger partner for us, with a compatible culture, membership base, and branch location. We also share a common commitment to providing excellent personalized service in the communities that we serve.

A merger between our two credit unions brings our collective members greater value and convenience. By combining our assets and experience, we can offer you enhanced services, and additional branches all at a lower per member cost. Both our Sparta and Fremont locations will remain open.

Looking ahead, the combined deposit and capital base that will result from this partnership will give us added resources to offer even greater levels of member service, explore greater access to new technologies, as well as begin offering new products and services.

The new organization will be led by Erika Bauer, Rogue River CCU President & CEO. Additionally, all management and staff have been retained. The new organization will operate under the existing Rogue River CCU state charter, but under the new banner name, Compass Credit Union. This organizational name change will provide us the flexibility we need to continue to grow and compete without a geographically limiting name or one that is not totally representative of our new member base.

We are currently awaiting approval from our regulators, after which Newaygo County Service Employees Credit Union members will vote on the merger. After approvals are received, we hope to have the merger finalized by January 2018.

We look forward to sharing more news in the months ahead about this exciting opportunity that brings you even greater value and convenience from your credit union membership. Please visit our website for additional information www.rrccu.com. As always, thank you for your continued support of your credit union.

Erika Bauer

Erika Bauer
President/CEO
Rogue River Community Credit Union

Andy Sharp

Andy Sharp
Chairman of the Board of Directors
Rogue River Community Credit Union

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