



August 2017

Same Friendly Service.
More Products.
Enhanced Access.

Dear First Name Last Name,

After careful consideration, the Board of Directors and the senior management team have decided to recommend to the members that Financial Federal Credit Union merge with Tropical Financial Credit Union, another member-owned financial cooperative.

As a member of Financial FCU, you have a right to vote on the proposed merger and, because of the many potential member benefits, we hope you will vote to approve. If the merger is approved, you will have access to additional benefits and the latest technology, as well as more physical branches in Southeast Florida that offer Saturday hours. *So, you will have better technology, more branches and more convenient hours, just to start!*

Some of the other benefits you will enjoy are:

- Card Valet, giving you the ability to not only monitor you credit and debit cards, but also to turn those cards on and off.
- Home Advantage, giving you access to the latest MLS listing and offering you a rebate when you buy or sell a home using an approved real estate agent.
- More mortgage options with the in-house mortgage department giving you access to a dedicated mortgage team for all your home loan needs.
- Access to a broad range of insurance and investment services.*
- A solid, community-focused credit union with more than 80 years of history serving members just like you.

You may be wondering what will happen to the employees at Financial FCU that you've come to know and trust over the years. Assuming the members approve the merger proposal, the Financial FCU employees will become part of the Tropical Financial Credit Union family and will continue to provide you with the service you are accustomed to.

We will keep you updated as we move through the merger process. Please watch your mailbox for future communications, including instructions on the membership vote and upcoming important dates. Tropical Financial will be setting up a web page dedicated to the proposed merger to keep members of both our credit unions up to date. For your information, we've enclosed answers to Frequently Asked Questions to address some of the initial questions you may have.

On behalf of the Board of Directors and the Financial Federal Credit Union team, we wholeheartedly support this opportunity to merge with a credit union that has demonstrated the same level of commitment and focus to their members as we have to ours. We look forward to your support of the proposed merger and in continuing to serve your financial needs and helping you achieve your financial goals now and into the future!

Sincerely,

Carlos Pinto, President/CEO

Craig Woischwill, Board Chair

*Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. CBSI, ICW, IRA, FR-1535094.1-0616-0718

