



UNITED EMPLOYEES CREDIT UNION LTD

We are now part of DUCA Financial Services Credit Union Ltd

Dear Members,

We are writing to share exciting news regarding the merger of operations between **United Employees Credit Union Limited** and **DUCA Financial Services Credit Union Ltd**.

The transaction has now officially closed marking a significant step forward for both credit unions. As of December 21st, 2023, United **is now operating** as DUCA Financial Services Credit Union Ltd. and we begin a transition period where we will be merging our systems and processes. The anticipated completion of the transition period is set for Q2 2024.

We want to assure you that during this transition period, it will be business as usual for Members. You can continue to access your banking services and branches as you normally would, experiencing no disruption to your day-to-day banking activities.

Following the transition period, some adjustments will be made to your accounts and how you access them. Please be assured that our primary goal is to minimize disruption to your banking experience during this period. These changes are aimed at improving services, providing you with more convenience, and introducing new features to better meet your financial needs. You will be kept informed about any updates or changes that may impact your banking services. We appreciate your understanding and cooperation during this exciting time.

If you have any questions or concerns, our dedicated customer service team is available to assist you. You can continue to reach us at 416-461-9257 or infounited@unitedcu.com.

We look forward to serving you as we embark on this new chapter together.

Sincerely,

DUCA Financial Services Credit Union Ltd.