

November 28, 2023

United Members Vote in Favour of Merger of Operations with DUCA Financial Services Ltd.

We are excited to share with you the successful outcome of the recent vote on the proposed merger of operations between United Employees Credit Union Limited (United) and DUCA Financial Services Credit Union Ltd. (DUCA).

This merger brings forth a wealth of opportunities for both credit unions. It positions us for a stronger, more resilient financial future, enabling us to provide an expanded footprint and other benefits to our Membership.

What's Next:

Through this transaction, United branches will transition to DUCA branches. This process involves re-branding the two United locations as DUCA branches, moving United onto DUCA's banking system and re-training United employees as they will officially become DUCA employees. DUCA Members will be able to bank at these two new locations following the transition period, which is anticipated to take several months.

As we embark on this journey of merging United's operations with ours, we want to assure you that we are dedicated to ensuring a seamless transition with minimal disruption. DUCA Member accounts, loans, and services will be unaffected during this transition, and you will continue to have uninterrupted access to your financial resources. You can continue to expect the same level of excellent Member service you have come to know and trust.

Your Questions and Concerns:

Should you have any questions or concerns about the merger, our dedicated team is here to assist you. Feel free to reach out to our Member Services Department at 1-866-900-3822 or visit us in branch (branch locator: <https://www.duca.com/branch-atms>).

We are genuinely excited about the possibilities that lie ahead and the enhanced value we can bring to our Members. This merger marks a new chapter in our shared journey, and we look forward to continuing to serve you.

Thank you for your ongoing support,

DUCA Financial Services Credit Union Ltd.