

We're excited to pursue a cooperative partnership with Nutmeg State Financial Credit Union to bring greater value to our members. Through this partnership, you can look forward to much more from your credit union – with our same personal service & cooperative heritage.

### MORE CONVENIENCE

- ✓ Our branches will remain open  
PLUS 8 new branches
- ✓ Dedicated Call Center
- ✓ Expanded digital & mobile banking services
- ✓ Live Chat

### NEW PRODUCTS & SERVICES

- ✓ Enhanced credit card rewards program
- ✓ New Checking options with cash back & ATM fee rebates
- ✓ Financial Planning/Investment services
- ✓ Insurance products, including homeowners, auto, life, renters & motorcycle insurance
- ✓ Free credit score monitoring
- ✓ Credit building programs

### BETTER RATES & FEWER FEES

- ✓ Higher deposit dividends
- ✓ Fewer fees on account services, including no NSF or overdraft transfer fees

### EXPANDED LOW-RATE LOAN PRODUCTS

- ✓ In-house residential lending programs
- ✓ Smart Energy Loans
- ✓ Car Ownership Program

### BUSINESS BANKING SERVICES

- ✓ Business Savings, Checking & Money Market Accounts
- ✓ Merchant Services & Business Credit Cards
- ✓ Business Lending & Insurance Programs

## QUESTIONS ABOUT OUR PARTNERSHIP?

We're here to answer your questions!

### MERGER RESOURCE HUB



[CrossPointFCU.org/merger-info](https://CrossPointFCU.org/merger-info)



(203) 288-1695



[merger@crosspointfcu.org](mailto:merger@crosspointfcu.org)

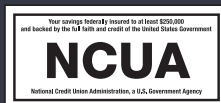
**nutmeg  
state** financial  
CREDIT UNION



**CROSSPOINT**  
Federal Credit Union

ESTABLISHED 1936

**GROWING STRONGER TOGETHER**



# GROWING STRONGER TOGETHER

Sharing exciting news about a partnership opportunity



**CROSSPOINT**  
Federal Credit Union

ESTABLISHED 1936

**CrossPoint has been here for the sole benefit of member-owners for nearly 90 years. We ask for your support as we take this next important step in our heritage to serve your best interests and financial needs.**

### **WHY IS CROSSPOINT MERGING WITH NUTMEG?**

Very simply, we want to bring members more from their credit union – **more branches, more products and services, and more convenience.** We know it would take us years to grow to the point where we could offer members all the benefits this partnership will immediately bring. Together, we can offer you much more from your credit union – with the same personal service, commitment to our community, and cooperative heritage.

### **WHO IS NUTMEG?**

Founded in 1936, Nutmeg (NutmegStateFCU.org) is a federally insured, full service ~\$700 million Connecticut credit union with 8 community branches and an excellent capital ratio. Nutmeg is one of the strongest credit unions in the state, providing **safety and security for your accounts** with shared cooperative values and a deep commitment to its members and communities.

### **HOW WILL MEMBERS BENEFIT?**

This exciting partnership is solely to benefit you. After the merger is complete, members will have 12 branches, 30,000+ fee-free ATMs, and many new products and services members have been asking for – including **more checking options, new loan options, financial planning, insurance services, and business banking**, to list just a few benefits.

### **WILL CROSSPOINT BRANCHES REMAIN OPEN?**

Our branches will remain open with the same team members, **dedicated to serving the needs** of our members and communities, just as we do today.

### **WILL I STILL RECEIVE PERSONALIZED SERVICE?**

You will see the same friendly faces with the same personal service. The reason our two cooperative credit unions are proposing this partnership is to **better serve our member-owners** and your unique needs.

### **WILL PRODUCTS/SERVICES CHANGE?**

You will have **many more products and services** to choose from after the merger. We will send you detailed information about all the new products and services available to you after all approvals have been received.

### **WILL MY ACCOUNTS CONTINUE TO BE INSURED?**

Your **accounts will remain safe, sound and federally insured** through the National Credit Union Share Insurance Fund, a U.S. Government Agency, just as they are today.

### **WHAT WILL THE NAME OF THE NEW ORGANIZATION BE?**

We will continue to operate under the CrossPoint name until we combine our credit union core systems, which we estimate would be in **April 2026**. After that, we plan to transition to the Nutmeg name.



Visit [NutmegStateFCU.org](https://NutmegStateFCU.org) for a complete list of branches, ATMs, new products, and services available to you from your credit union through this merger. Stay tuned for more information about this exciting partnership opportunity coming soon.



### **CAN I USE NUTMEG BRANCHES OR THESE NEW SERVICES NOW?**

Not yet. We'll let you know as soon as these branches and new services are available for you to use after all approvals have been received.

### **HOW WILL MY ACCOUNTS BE IMPACTED?**

We will take the time to ensure the integration between our credit unions is as seamless as possible so you can conduct business as you always have – with many more products and services to choose from.

### **WHAT IS THE MERGER PROCESS AND TIMELINE?**

After we receive regulatory approval, we will ask members to vote on the merger. We hope you will give your approval for this **exciting partnership opportunity**. Assuming all approvals are received, we hope to have the merger finalized later this year.