

June 1, 2020

Dear Member,

Quinte First Credit Union (Quinte First) and Alterna Savings and Credit Union Limited (Alterna Savings) are pleased to announce that we finalized our merger on May 31st, 2020. This change follows an unprecedented turnout, and overwhelmingly favourable Quinte First member vote, which was held virtually between March 30th to April 3rd. Both Quinte First and Alterna are thrilled to be coming together as one!

Quinte First is now officially Alterna Savings. Over time you will begin to see greater use of the Alterna Savings logo (pictured below). For the time being, this change in the credit union's brand has no impact on your existing products, services, debit card, cheques, auto deposits and payments or on the ways you bank. Business will continue as usual and you'll be served at your Quinte First branch with the same familiar faces you've come to know and trust.



We are excited about what this merger means to you. As we work towards becoming one, you will benefit from having access to a selection of Alterna Savings special promotions and rates. In the future, when we join our back-end systems, you will also have access to banking services at any Alterna Savings branch across Ontario and Peterborough Community Savings, a division of Alterna Savings.

If you have any questions related to the Quinte First and Alterna Savings merger, please refer to our website at www.quintefirst.ca. Here you will find up to date announcements relating to the merger. If you still have questions after reviewing this information, please call Quinte First toll-free at 1-888-627-4125.

We're very excited about Quinte First becoming part of Alterna Savings and the strength of this partnership.

To learn more about Alterna, visit www.alterna.ca.

Sincerely,

Rob Paterson

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President & Chief Executive Officer Alterna Savings and Credit Union Carrie Gregoire

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Chief Executive Officer
Quinte First Credit Union