



connectFirst
credit union

September 27, 2021

Dear Member,

We're so excited to meet you!

At the 2021 SPARK Credit Union AGM, SPARK members voted 99% in favour of merging with connectFirst Credit Union (that's us!) We are extremely excited about having you join our credit union and look forward to serving you as members and providing a remarkable member experience.

connectFirst Credit Union is proud to be an Albertan company with a history of more than 80 years in our province and local communities. We are very familiar with joining other Alberta credit unions to better serve our members; we are born out of the collective legacies of four other credit unions that have joined together in recent years: First Calgary, Chinook, Mountain View and Legacy. Our mission is to make money make a difference and our vision is to do what's right for every member.

About connectFirst: We're Alberta proud with more than 40 branches spanning communities from Red Deer down to Calgary and from Brooks to Fort Macleod.

When will I see changes?

- ✓ You will not experience changes to your day-to-day banking until January 2022.
- ✓ From November 1st, you'll start to see some changes in branch signs and some forms.
- ✓ The current SPARK employee team will officially be joining connectFirst on November 1st. Some will be in new roles, but many will continue to serve you directly.
- ✓ To ensure we have enough time after November 1st to work behind the scenes to make your transition as smooth and seamless as possible, **the majority of accounts won't officially move over until late January 2022.**
- ✓ Until January, you'll continue to use the SPARK website and online banking for your banking needs. You will continue to access your accounts as you normally do today.
- ✓ If you have a TFSA, it will shift to the connectFirst declaration of trust from November 1st, 2021. You'll still be able to access them as you currently do, in the SPARK system, until January 2022.

What benefits will I see?

- ✓ More than 40 branches and ATMs to conduct in person banking transactions.
- ✓ All SPARK members will still have the option of a free chequing account.
- ✓ In early 2021 we upgraded all our member impacting technologies to provide you the most advanced and secure banking system and mobile app for when you want to access and transact your banking needs remotely.
- ✓ In person or remote support from specialists and local experts in wealth, agriculture, independent business and so much more. Access to a wide range of products and accounts for daily chequing, saving, investing and business banking.
- ✓ Access to a comprehensive range of competitive products and accounts for daily chequing, saving, investing and business banking.
- ✓ Whatever your financial needs and goals, we commit to providing you a remarkable member experience.



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To help us to keep you current and to update you on future changes, please reach out to your SPARK branch so that we can make sure your contact details are up to date. Please check the SPARK website periodically as we'll be adding updates onto there.

Downtown Fort Saskatchewan

9923, 103 Street

Inside the Chamber of Commerce

(780) 665-5539

Downtown Calgary

117, 400 4 AVE SW

Inside the Shell Building

(403) 718-7770

I am personally thrilled that SPARK members have chosen to join connectFirst Credit Union and our whole team is looking forward to serving you.

A handwritten signature in black ink that reads "P. Kelly".

Paul Kelly

Chief Executive Officer

connectFirst Credit Union