



June 16, 2020

To the Members of SharePoint Credit Union:

On behalf of the Board of Directors, Supervisory Committee and Employees of SharePoint Credit Union, I welcome you to our 2020 Annual Meeting. We appreciate your attendance and participation in this important annual event.

For your review, we have included the following:

1. 2020 Annual Meeting Agenda
2. Official Minutes from the 2019 Annual Meeting
3. 2019 Annual Financial Statements
4. 2019 Bylaws of SharePoint Credit Union

I hope you enjoy learning more about the many exciting initiatives we are undertaking, which will result in exceptional value and strong financial success for our membership and SharePoint Credit Union.

Sincerely,

A handwritten signature in black ink that reads "Phillip A. Kopischke". The signature is written in a cursive, flowing style.

Phillip A. Kopischke
President & CEO