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YOUR MERGER SUPPORT TEAM

We're here to help; contact us if you need assistance:

Phone: (800) 752-3494 or (952) 930-0700 - Press 4

Online: www.sharepointcu.com/merger

Email: memberservices@sharepointcu.com

IMPORTANT TO KNOW

SharePoint Credit Union has updated membership and account documents that reflect the terms and conditions of your credit union membership and accounts *effective October 29, 2018*, which are included in the back of this packet.

For more information, visit www.sharepointcu.com/disclosures or your nearest branch location.

SHAREPOINT AT A GLANCE

» Welcome to SharePoint!

Since 1933, SharePoint has built a reputation as a trusted, financial service provider, known for value and real easy solutions delivered by knowledgeable professionals.

» Who We Are

You are now a member/owner of the 13th largest Credit Union in the Twin Cities.

- We proudly serve over 23,000 members, throughout the metro and beyond.
- Our Asset size is \$230 million.
- Our strong capital ratio of 12.25%, compared to the minimum 7% that the NCUA requires means that SharePoint is a financially strong, stable institution.
- We have over \$180 million in loans to our members.

» What We Do

SharePoint is a leader in the financial community helping consumers and small businesses access a full suite of products and services. We offer a full line of financial solutions, which include:

- Consumer solutions
- Small Business solutions
- Mortgage solutions
- Partner Company solutions for employee financial benefits

» Our Promise to You as a Member of SharePoint

- Exceptional rates and terms
- Custom solutions
- We are easy to do business with
- Free Online & Mobile Banking, including BillPay
- Personalized service

» How We Will Benefit You

We care about helping our members, small businesses, partner companies and the communities in which we serve. Our profits, time and focus go directly back into helping financially improve the members we serve! Our cooperative model combined with our vision allows us to thrive, making SharePoint a sound place for all of your financial needs.

MISSION STATEMENT

SharePoint Credit Union is a member-owned financial institution dedicated to creating lifelong relationships by providing exceptional service and financial solutions.

CORE VALUES

» **Simplicity**

We believe products should be easy and convenient for our members.

» **Transparency**

We are committed to providing straight-forward pricing and terms.

» **Adaptability**

We strive to be agile with economic and technological changes.

» **Responsibility**

We are a not-for-profit financial institution dedicated to serving our membership. We balance the needs of the member, the membership, and the credit union employees.

A MESSAGE FROM THE PRESIDENT

Dear SharePoint Members:

We are pleased to share that on Monday, October 29, our merger with West Financial Credit Union will officially be complete. The systems have been combined under one platform, allowing you to utilize all access points for managing your finances, including all seven branch locations.



Our members enjoy some of the best deposit and loan rates in the market, with competitive terms and features, along with fewer fees. We continue to invest in new products, services, and technology to meet your financial needs. We offer personalized, exceptional service from people you trust at each branch location, as well as our call center. You can now open an account, apply for a loan, manage your finances or request a service when, where, and how you prefer.

Please review the enclosed materials and retain them for your records. You will find important account information along with dates and milestones that require action on your part to ensure a smooth transition on Monday, October 29.

If you have any questions or need assistance, please contact us anytime; we are here to help. You are a valued member/owner of SharePoint Credit Union, and we look forward to serving you!

Sincerely,

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

Phillip A. Kopischke
President & CEO

GETTING STARTED

» Determine Your Member Number

For your security, we will **NOT** be mailing out member numbers. If you need assistance determining your member number, please contact a SharePoint representative by calling (800) 752-3494 or (952) 930-0700 - Press 4. OR you can email memberservices@sharepointcu.com

» Website

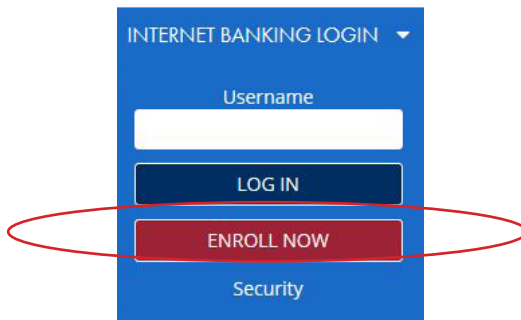
On October 29, you will begin using www.sharepointcu.com for all information and account access. We will communicate further merger details on our website at sharepointcu.com/merger.

» Enroll in Internet Banking on October 29

As a member of SharePoint, you will have access to our convenient Internet and Mobile Banking, as well as BillPay. To access your accounts, you will need to enroll by following the steps below:

To enroll in SharePoint's Internet Banking on or after October 29:

1. Go to www.sharepointcu.com.
2. Click on the "INTERNET BANKING LOGIN" button.



KEY DATES & INFORMATION

» PLEASE TAKE NOTE OF THESE IMPORTANT DATES



Replacement of Debit & ATM Cards

West Financial debit card holders will be mailed MasterCard® EMV debit and ATM cards in mid-October. Hold this card in safekeeping until it can be activated on October 26.



Last Day to Schedule/Edit Payments in West Financial's BillPay System

You may schedule or edit payments up until 4:00 p.m. (CST) on Wednesday, October 24. Anything scheduled with a payment date after October 24 will not be processed. Download or print any account information, payees, records, or history you may need to re-establish these payees on SharePoint's BillPay system.



Card Activation & Usage

On Friday, October 26, you will need to activate your new SharePoint debit or ATM card.

- **6:00 a.m. (CST) or after:** Activate your new SharePoint card.
- **2:00 p.m. (CST) or after:** Begin using your active SharePoint card, as your West card will no longer work.

You will need to update any automatic payments made with your debit card with the new account information. Business debit cards and ATM cards will also follow this process.

KEY DATES & INFORMATION

» PLEASE TAKE NOTE OF THESE IMPORTANT DATES



West Internet Banking/eStatements no longer available

West Financial's Internet Banking will no longer be available after 5:00 p.m. on October 26. Your Internet Banking history, payment information and login ID will **NOT** carry over. Save or print any history you may want for your records, including any eStatements you may need.



System Integration Complete

The system merger will be complete on Monday, October 29. At that time, members can begin using all SharePoint services and locations.



Enroll in SharePoint's Internet Banking/Mobile Banking/BillPay

On Monday, October, 29, members can enroll in Internet Banking as outlined on page 4 or by using our Mobile app. You may begin setting up bill payees and scheduling payments at this time.



Replacement of Credit Cards

Your new Visa® Credit Cards will be issued in January 2019. Your current West Credit Card will stay active until January 2019. You can access your current credit card account online by visiting www.ezcardinfo.com.

GENERAL ACCOUNT INFORMATION

» Account Number

For your security, your West Financial account number(s) will be changing to SharePoint's numbering pattern. **We will be mailing your Account Numbers in a separate mailing prior to October 29.** You may continue to use your current check stock.

» Routing Number

The current West Financial routing number 291074654 will remain active for a limited time. At your convenience, please update your records, using SharePoint's routing number: 291074984. You may continue to use your current check stock.

» Internet Banking/BillPay

You will have access to our convenient Internet Banking, BillPay and Mobile Banking app. Information from any similar West Financial services will **NOT** transfer over. To use SharePoint's services, you will need to enroll in Internet Banking as described on page 4 or by utilizing our Mobile app. West Financial's Internet Banking will no longer be available as of 5:00 p.m. on October 26.

For West Financial's BillPay service, the last day to submit a payment will be up until 4:00 p.m. (CST) on Wednesday, October 24.

» Automatic ACH Account Withdrawals/Direct Deposit

An **automated payment** (or ACH) is a regular, ongoing payment that is initiated externally to or from your SharePoint account, such as a monthly utility payment or auto loan payment. **Contact your bill payees to update your account information.**

A **direct deposit** is any payment that you receive directly into your account, like payroll, dividend or government direct deposits (e.g., Social Security).

Contact your payroll department to update your account information.

SAVINGS & DEPOSIT PRODUCTS

Your West Financial savings and deposit accounts, including business accounts, will be transitioned to similar savings and deposit products with SharePoint.

» Share Savings

Your West Financial primary savings account will convert to a SharePoint primary savings account; earning the current SharePoint savings rate. The minimum share amount will change from \$25, to \$5.

» Money Market

Your Money Market account will transition to the corresponding SharePoint tier and rate.*

» Certificates of Deposit (Share & IRA)

Your West Financial certificates will continue at the current rate and term until maturity. At maturity, certificates will auto-renew for similar terms at current rates. You will receive information thirty days prior to the maturity date of your certificate.

» Individual Retirement Account (IRA)

Rates, terms and all other conditions of your IRA account remain as agreed.

» Available Deposit Products

SharePoint offers a full suite of deposit products with great rates and terms to help you save more!

- Secondary Savings
- Holiday Savings
- Youth Savings
- Money Market Savings
- Trust Accounts
- eSavings Accounts
- Certificates of Deposit (Share & IRA)
- Coverdell Education IRA Savings
- Business Savings
- Other Investment Services Available

MERGER SUPPORT

(800) 752-3494 OR (952) 930-0700 - Press 4

www.sharepointcu.com/merger
memberservices@sharepointcu.com

CHECKING ACCOUNTS

» Personal Checking Accounts

Your Checking account will automatically convert on Monday, October 29. West's Basic Checking accounts will convert to SharePoint's Free Checking, while West's Elite or Premier Checking accounts will convert to SharePoint's Choice Plus Checking. Your account number will change for system and security reasons, however you can continue to use your existing checks unless notified otherwise. Your new account number(s) will be mailed to you prior to October 29.

» All SharePoint Checking Accounts* Feature:

- Free Internet Banking
- Free Mobile Banking
- Free BillPay
- Free MasterCard® debit card
- Free Person to Person Payments
- Free nationwide ATM access with MoneyPass®
- Free Card Alerts
- Free eStatements
- Loan Discounts*
- Reserve Line of Credit available*

» Interested in changing your Checking account?

SharePoint offers three accounts for your unique needs; learn more by visiting www.sharepointcu.com/checkingaccounts.

» Business Checking Accounts

Beginning Monday, October 29, your West Financial Business Checking account will automatically convert to a Traditional SharePoint Business Checking. To learn more about additional business services, visit sharepointcu.com/business. You can reach our Business Services Department at business@sharepointcu.com.

IMPORTANT TO KNOW

Be sure to use your new SharePoint Routing Number and Account Number when ordering new checks.

Questions? Call (952) 930-0700 **OR** (800) 752-3494.

CHECKING ACCOUNTS

» Debit & ATM Cards

Your new SharePoint MasterCard® debit card or ATM card will be mailed mid-October to the address on record. On Friday, October 26, you will need to activate your new SharePoint debit or ATM card.

- **6:00 a.m. (CST) or after:** Activate your new SharePoint card.
- **2:00 p.m. (CST) or after:** Begin using your active SharePoint card, as your West card will no longer work.

» Automatic Debit Payments

Automatic payments you have set up using your debit card (iTunes™, Netflix™, etc.) will need to be updated beginning Friday, October 26, with your new MasterCard® debit card information.

» ATM Access

Members will have access to the MoneyPass® ATM Network, which offers more than 25,000 surcharge-free ATMs nationwide, including all U.S. Bank™ locations, Walmart™ and Kwik Trip™ stores. Locate an ATM and find information at sharepointcu.com, or on our SharePoint Mobile app.

» Cash Back at the Register

You can get cash back at participating merchants on the STAR network by simply selecting “debit” at the time of checkout, entering your PIN and requesting cash back. There is no fee for this service; the cash back amount limit will vary at the discretion of the merchant and your available funds.

STATEMENTS

You will receive two paper statements for the month of October. The first will be your final statement from West, with transactions until October 26. The second statement will come from SharePoint, with your transactions from October 27-31.

If you currently receive eStatements, please save or print copies you wish to retain by October 26, as your access to past eStatements will end. SharePoint offers eStatements, and you can opt-in to this service once you complete your Internet Banking enrollment process.

CONSUMER LOANS

As of October 29, any loans you currently have with West Financial will automatically convert to SharePoint; the terms and agreements will be honored, although the account numbers and product names may change.

» Auto/RV/Motorcycle

Your current loans will continue with the same terms, although your loan number(s) will change slightly. **You may make payments:**

- At your nearest branch.
- Through automatic payments within Internet Banking.
- Or, by mail.

» Home Equity Loans

Home Equity Loans held by West Financial will continue with the same terms. Please note the updated payment address effective October 29.

You are welcome to pay your Home Equity loan:

- At your nearest branch.
- Through Internet Banking.
- Or, by mail.

If you would like checks to access your Home Equity Line of Credit, please contact SharePoint after October 29 and checks can be issued upon request, or you can also advance your line within Internet Banking.

NEW PAYMENT ADDRESS:

SharePoint Credit Union
5300 Hyland Greens Drive
Bloomington, MN 55437

CONSUMER LOANS

» Unsecured Personal Loans

Your signature loans will continue with the same terms. Please note the updated payment address on page 11.

» Certificates of Deposit & Share Secured Loans

Your secured loans will continue with the same terms. Please note the updated payment address on page 11.

» Credit Cards

Your West Financial credit card will not be impacted by the system integration in October. New Visa® Credit Cards will be issued in January 2019. Watch for upcoming communications regarding this process. Until this time, you can access your current Credit Card account at www.ezcardinfo.com.

» Personal Line of Credit/Overdraft Line of Credit

On October 29, your West Financial Line of Credit will transition to a SharePoint Line of Credit.

» Loan Products

SharePoint offers a full suite of loan products, with flexible terms and competitive rates. Please visit us at sharepointcu.com for a complete listing of our current loan products and rates, which include:

- Auto Loans (new, used, refinance)
- Recreational Loans (new,used,refinance)
- Mortgage Loans
- Home Equity Loans
- Home Equity Lines of Credit
- Unsecured Personal Loans
- Personal Lines of Credit
- Secured Loans
- Visa® Credit Cards
- Business Financing Solutions

OCTOBER

2018

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8	9	10	11	12 BEGIN WATCHING FOR DEBIT/ATM CARDS.	13
14	15	16	17	18	19	20
21	22 ACCOUNT NUMBERS WILL BE MAILED PRIOR TO OCT. 29	23	24 LAST DAY TO USE WEST'S BILLPAY- SAVE HISTORY.	25	26 ACTIVATE YOUR NEW DEBIT/ATM CARD. BEGIN USING AT 2 P.M.	27
28	29 ALL SHAREPOINT SERVICES AVAILABLE.	30	31			

CHECKLIST

- Review Welcome Guide and new account disclosures.**
See separate disclosures in back of packet.

- Determine Your Member Number.**
See page 4 for details.

- Enroll in SharePoint's Internet Banking on October 29.**
See page 4 for details.

- Schedule/Edit BillPay in West website by October 24.**
See page 5 for details.

- Download or save BillPay history by October 24.**
See page 5 for details.

- Download or save eStatement history by October 26.**
See page 6 for details.

- Watch for new Debit/ATM card in mid-October.**
See page 10 for details.

- Activate & Use New Debit/ATM card on October 26.**
See page 10 for details.

- Take advantage of all of SharePoint's great services!**
(Free BillPay, eStatements, Mobile Banking app, and more!)

BRANCH LOCATIONS

Minnesota

Andover Branch

13735 Round Lake Blvd. NW
Andover, MN 55304

Bloomington Branch

5300 Hyland Greens Drive
Bloomington, MN 55437

Burnsville Branch

200 East Travelers Trail
Burnsville, MN 55337

St. Louis Park Branch

3670 Aquila Avenue South
St. Louis Park, MN 55426

Medina Branch

3575 Sioux Drive
Medina, MN 55340

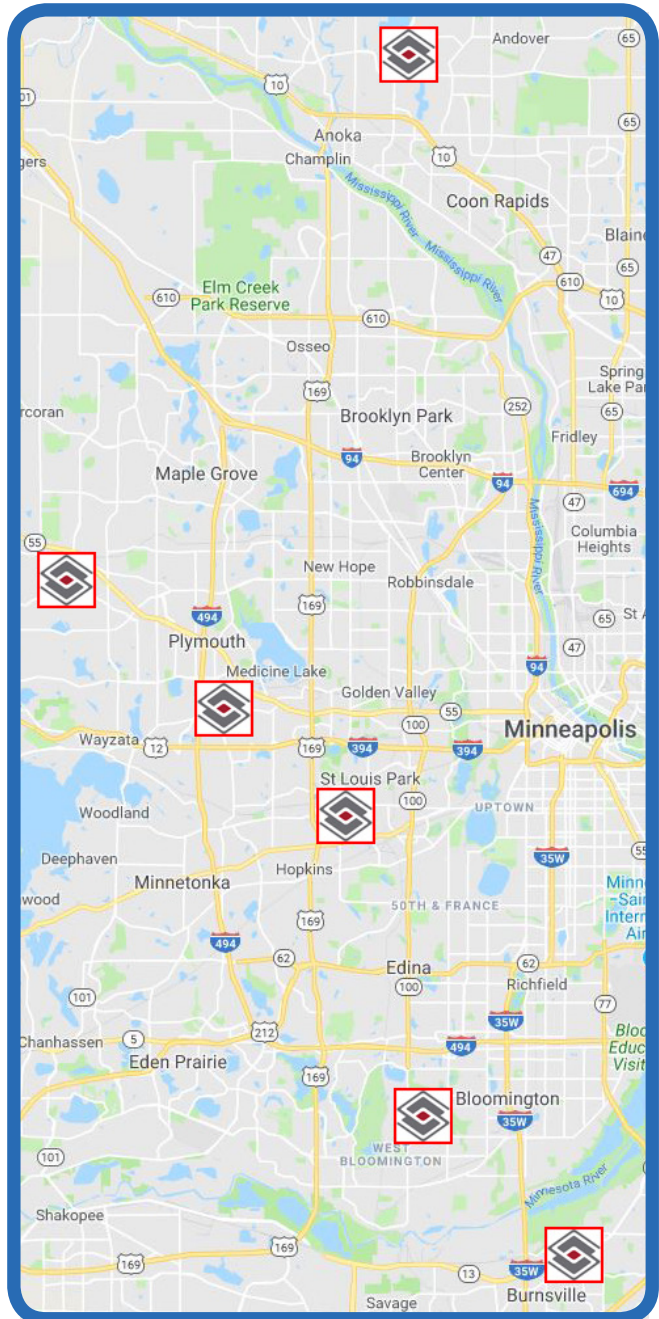
Plymouth Branch

13600 Industrial Park Blvd.
Plymouth, MN 5544

Virginia

Staunton Branch

207 Laurel Hill Road
Verona, VA 24482



See sharepointcu.com/locations for full hours and branch information.