

TOGETHER

FOR A THRIVING SASKATCHEWAN

CONEXUS, CORNERSTONE, AND SYNERGY CREDIT UNIONS RECOMMEND A MERGER TO MEMBERS

A MERGER THAT PUTS YOU FIRST!

Our top priority in this merger is you, our members! The business case for our recommended merger confirms we can make the investments to ensure we stay strong, competitive, and committed to meeting the needs of members both today and into the future.

1. MODERN DIGITAL BANKING EXPERIENCE.

We will prioritize investment in our digital banking, adding new functionality to deliver an experience that is easy, secure, and offers convenient access.

2. BRANCH NETWORK.

Our combined network has no overlap, allowing us to be sustainable without closing locations as part of this merger. We will serve Saskatchewan with 57 branch locations in 50 communities - giving you more ways to bank where, when, and how you want.

3. COMPETITIVE WITH LOW TO NO-FEE OPTIONS.

We will offer low to no-fee options that are accessible to all while still offering competitive rates and fees.

4. PROFIT-SHARING WITH OUR MEMBERS.

We will share our profits through a modern rewards program - putting money back in our members' pockets.

5. LOCAL SERVICE AND LOCAL DECISION-MAKING.

Your trusted advisors remain local—local people, serving local members. Decision-making will remain rooted in the communities we serve.

6. ENHANCED LENDING CAPACITY.

We will have increased financial capacity so as your farm or business grows, we will grow with you!

7. SPECIALIZED EXPERTISE.

We will expand access to specialized expertise like wealth management, estate service and management, and mobile mortgage specialists.

8. PERSONALIZED SERVICE AND MODERN OFFERINGS TO MEET DIVERSE NEEDS.

Our team will be empowered with the required technology and insights to provide proactive, needs-based advice and solutions tailored to your financial goals.

9. OUR PROFITS STAY LOCAL.

Our profits stay local, with 5% of pre-tax earnings reinvested into our local communities further strengthening Saskatchewan. We remain committed to making a positive impact through sponsorships, volunteering and community support.

10. COMMITTED TO EMPLOYEES.

The merger will create new opportunities for current and future employees. We're committed to retain engaged team members, invest in career development, explore new growth potential, and be a top employer in Saskatchewan.

YOUR VOTE MATTERS!

The future of your credit union is in your hands. With all due diligence now completed, we are recommending that members vote in favor of the merger.

This is your opportunity to have the final say—let's move ahead together!

