



June 2, 2025

Full Name
Address 1
Address 2
City, State ZIP

Here at Zeal Credit Union, we're so excited to welcome you to our community of Hardworking Americans. When Credit Union Advantage became a division of Zeal on January 1, 2025, we knew this change allowed both financial institutions to combine forces and better provide you – our membership – with new and innovative services while still offering low-rate loans, competitive savings rates, and personalized banking with a hometown feel.

At this time, please continue utilizing services through the Southfield Providence Hospital Credit Union Advantage branch location as usual. Full conversion of all systems over to Zeal Credit Union will take place at the end of August. Leading up to the final date, we will remain in contact with you and provide more detailed information on changes as they become available. As we look forward to fully embracing CUA members as Zeal Credit Union members, we're pleased to give you a sneak peek at what comes next.

Soon you can start enjoying benefits such as:

- Access to 12 additional branch locations across Southeast Michigan, with additional branches coming next year
- An upgraded digital banking platform with a cohesive feel across mobile and online
- Great low rates on loans, such as auto refinancing as low as 4.74% APR*
- Over 70 years of credit union experience with a team of talented specialists who are ready to help make your financial dreams a reality
- ...and so much more!

It is our intention to make this transition as smooth as possible. **Keep an eye on your mailbox (and inbox) for continued communications as we move toward the end of August.** In the meantime, please bookmark ZealCU.org/welcome-credit-union-advantage for frequently asked questions, copies of member communications, and a form to ask additional questions about the merger.

We can't wait to become your local credit union!

A handwritten signature in blue ink that reads "Colleen Chapman".

Colleen Chapman
VP of Member Experience

*APR= Annual Percentage Rate. Subject to credit approval. Your APR and other terms will be based on your credit worthiness and age of vehicle. As low as rate of 4.74% APR reflects A+ credit, a 0.25% rate discount, and a model year 2021 or newer. Rate discount available to approved borrowers who enroll to have loan payments automatically deducted from their Zeal Credit Union checking account. Rates current as of 5/18/2025 and are subject to change without notice. The minimum loan amount is \$3,000. A down payment of 0% – 25% is required based on your credit score. Other restrictions may apply. Other rates and terms are available upon request.

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