



For members of Kinetic Credit Union

Now that the merger has been approved, what's next?

The combination of MEA and Kinetic will take place on May 2, 2016. All MEA signs will be changed to Kinetic signs the weekend of April 30/May 1.

As a Kinetic member, what is the impact to me?

There is no impact to Kinetic members. Your accounts and loans will remain the same as they are today. You will have even greater convenience with two more branches located in Columbus (Macon Road and Bradley Park.)

When will the merger be complete?

The transition of MEA accounts will take place on May 2, 2016.

Are my accounts going to change?

No, there will be no changes to Kinetic accounts.

What about current MEA employees? Are they being let go?

No. All MEA staff will become Kinetic employees. Both credit unions value their team members and look forward to serving members as they always have.

Will MEA branches remain open?

Yes, all MEA locations will remain open after the merger is completed according to NCUA approval.

When can Kinetic members start using MEA branches?

As a Kinetic member, you can start using MEA branches on Monday, May 2.

Will the MEA name change to Kinetic?

Yes, MEA will become Kinetic Credit Union. All MEA signs, website, and other printed and digital materials will be changed or redirected to reflect the new name. However, the legacy of MEA will continue through partnerships with the school systems, and the continuation of projects unique to MEA, such as the Golden Apple and various scholarships.

Who will be the President/CEO?

Janet Davis, Kinetic's President/CEO for the past 24 years, will continue in that role following the merger.

Who will comprise the Board of Directors?

Kinetic's current Board of Directors will continue to serve as the Board of Kinetic following the merger.

Why is MEA merging with Kinetic?

Combining two strong, local credit unions will allow for the continued service to members for generations to come. MEA approached Kinetic for a partnership as a proactive step that ensures that MEA members will continue to be served by a strong, local credit union. The credit union industry has experienced many changes during the last several years. The cost and complexity of regulatory compliance continues to place a burden on smaller institutions. Financial technologies are evolving at a rapid pace and the cost associated with the latest technologies continues to escalate. This partnership will allow the credit unions to gain better operational efficiencies and lower operational costs while continuing to provide outstanding service to our members.

Why is Kinetic a good strategic match for MEA?

Kinetic is a local credit union that embodies the same values as MEA. Kinetic is financially strong and we take our commitment to our community very seriously. Kinetic already has strong relationships with many of MEA's partners, including local school districts, Columbus State University, and Columbus Technical Institute. Because we are local, we have local branches and ATMs in the community. Members will continue to enjoy the same high-quality service they have now, plus the convenience of two more branches and three more ATMs.

What's next?

Kinetic and MEA will continue working on the details of converting all MEA accounts to Kinetic. The account transition will take place on May 2, 2016. Beginning May 2, as a Kinetic member you will access to two additional branches in the Columbus community and one branch in Valdosta.