



(For Members of MEA Federal Credit Union)

Now that the merger has been approved, when will the process be complete?

The transition of MEA accounts to Kinetic will be May 2, 2016. You will soon receive a special Merger Guide that will contain more detailed information and instructions on your account transition to Kinetic. Continue to use your current MEA accounts and MEA branches through April 29.

Is my money safe?

Yes. Your funds are safe and secure with MEA. Both MEA and Kinetic are federally insured credit unions, backed by the National Credit Union Administration, a U.S. government agency.

What do I need to do right now?

Nothing. Continue enjoying the quality service you get as an MEA member. You will receive more communication soon on the next steps in the integration process.

What happens to my money during the merger?

Nothing at all. Your money will still be accessed through MEA until the accounts transition is complete on May 2.

Are my accounts going to change?

Yes. Your current MEA account will be converted to a corresponding Kinetic account on May 2, 2016. You will soon receive notification on the details of the change.

Will my existing loan rates or payment terms change?

No. There will be no changes. Kinetic will assume those loan agreements, and they will remain in effect, as is, unless a member chooses to refinance.

What about debit cards, home banking, and checks? Will services such as those change?

Those services will be transitioned to Kinetic on May 2, 2016. You will be notified of the changes and any steps necessary to facilitate the transition.

Will my direct deposit be affected?

Direct deposit will be automatically routed to your new Kinetic accounts on May 2 without any effort on your part. We do recommend that you provide your employer with Kinetic's routing and transit number (261171671) and your new member as soon as possible after May 2.

When can I start using Kinetic branches?

Kinetic branches will be available to current MEA members beginning Monday, May 2 after the accounts conversion has been completed.

Can I go ahead and open a Kinetic membership?

We recommend keeping your current MEA membership as is. Your MEA accounts will automatically be converted to Kinetic on May 2.

What if I have memberships at both Kinetic and MEA?

If you are a member of both MEA and Kinetic, your MEA account will not be combined with your current Kinetic account. Therefore, you will have two separate Kinetic accounts when the accounts transition takes place on May 2.

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.

Will the MEA name change to Kinetic?

Yes, MEA will become Kinetic Credit Union. All 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 continued 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. Polly Bell will continue as an employee of Kinetic as Education Relations Vice President.

Who will comprise the Board of Directors?

Kinetic's current Board of Directors will 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 us?

Kinetic is a local credit union that embodies the same values as MEA. They are financially strong and take their commitment to our community very seriously. They already have strong relationships with many of our partners, including local school districts, Columbus State University, and Columbus Technical Institute. Because they are local, they 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 seven more branches, including Fort Benning and Phenix City, and 26 more ATMs, as well as enhanced products, services, and technology. In addition,

Kinetic has a long history of serving the citizens of our community as they are celebrating their 60th year of service in 2016.

What's next?

You will continue using MEA branches and your MEA accounts through April 29, 2016. You will receive a special Merger Guide that will give you more information on the transition of your accounts to Kinetic. Until then, continue to enjoy the outstanding service you currently receive at the MEA branch of your choice.