

Notice of Meeting of the Members of Little Rock Federal Credit Union

The Board of Directors of Little Rock Federal Credit Union have called a special meeting of the members of this credit union at 11600 William Dillard Drive on June 19, 2024 at 5 PM. The purpose of this meeting is:

1. To consider and act upon a plan and proposal for merging Little Rock Federal Credit Union with and into TruService Community Federal Credit Union (hereinafter referred to as the "Continuing Credit Union"), whereby all assets and liabilities of the Little Rock Federal Credit Union will be merged with and into the Continuing Credit Union. All members of Little Rock Federal Credit Union will become members of TruService Community Federal Credit Union and will be entitled to and will receive shares in the Continuing Credit Union for the shares they own in Little Rock Federal Credit Union on the effective date of the merger.
2. To ratify, confirm and approve the action of the Board of Directors in authorizing the officers of Little Rock Federal Credit Union, subject to the approval of members, to do all things and to execute all agreements, documents, and other papers necessary to carry out the proposed merger.

The Board of Directors of Little Rock Federal Credit Union encourages you to attend the meeting and vote on the proposed merger. Whether or not you expect to attend the meeting, we urge you to sign, date and promptly return the enclosed ballot in the stamped envelope to vote on the proposed merger.

If you wish to submit comments about the merger to share with other members, you may submit them to the National Credit Union Administration (NCUA) at <https://www.ncua.gov/support-services/credit-union-resources-expansion/resources/comments-proposed-credit-union-mergers> or mail to:

NCUA - Office of Credit Union Resources and Expansion
1775 Duke Street 1 Alexandria, VA 22314

RE: Member-to-Member Communication for Little Rock
Federal Credit Union

The NCUA will post comments received from members on its website, along with the member's name, subject to the limitations and requirements of its regulations.

Other Information Related to the Proposed Merger:

The Board of Directors has carefully evaluated and analyzed the assets and liabilities of the credit unions and the value of shares in both credit unions. The financial statements of both credit unions, as well as the projected combined financial statement of the continuing credit union, follow as separate documents. In addition, the following information applies to the proposed merger.

Reasons for merger: The Board of Directors has concluded that the proposed merger is desirable

and in the best interests of members because

Net worth: The net worth of a merging credit union at the time of a merger transfers to the continuing credit union. 18.12 a higher net worth ratio than 8.09.

Little Rock Federal Credit Union will not distribute a portion of its net worth to its members in the merger. The board of directors has determined a share adjustment, or other distribution of Little Rock Federal Credit Union's net worth is unnecessary because **Little Rock Federal Credit Unions assets are insignificant in relation to TruService Community Federal Credit Unions (2%)**.

Locations of merging and continuing credit union:

Main Branch

11001 Hermitage Road, Little Rock, AR 72211 (Next door to the Butcher Shop)

Lobby Hours (Monday - Friday): 9:00 AM – 5:00 PM.

Drive Thru Hours (Monday - Thursday): 7:30 AM - 5:00 PM.

Friday: 7:30 AM - 6:00 PM

Saturday: 9:00 AM - 12:00 PM

North Little Rock Branch

4140 John F Kennedy Blvd, North Little Rock, AR 72116

Lobby Hours (Monday - Friday): 9:00 AM – 5:00 PM.

Drive Thru Hours (Monday - Thursday): 7:30 AM - 5:00 PM.

Friday: 7:30 AM - 6:00 PM

Saturday: 9:00 AM - 12:00 PM

Conway Branch

1553 Washington Avenue, Conway, AR (In the Hendrix College Public Safety Building)

Office Hours: 9:00 a.m. – 5:00 p.m. Monday, Wednesday, and Friday

closed from 12:00 - 1:00 for lunch

CLOSED Tuesday, Thursday, and Saturday

Changes to services and member benefits:

Merger-related financial arrangements: NCUA Regulations require merging credit unions to disclose certain increases in compensation that any of the merging credit union's officials or the five most highly compensated employees have received or will receive in connection with the merger. The following individuals have received or will receive such compensation:

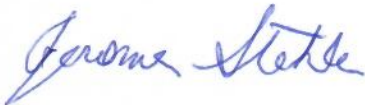
Name	Title	Description of increase	Amount
Pris Dodson	Pres/CEO	Six (6) Month's salary or full salary until 12/2024	21240.00
Donna York		Six(6) Month's Salary	3552.00

Please note that the proposed merger must have the approval of the majority of members who vote.

Enclosed with this Notice of Special Meeting is a Ballot for Merger Proposal. If you cannot attend the meeting, please complete the Ballot and return it to 11600 William Dillard Drive Mabelvale, AR 72103 or use the enclosed envelope. To be counted, your Ballot must be received by June 19, 2024 at 5 PM

BY THE ORDER OF THE BOARD OF DIRECTORS:

President



Date

4/18/24

Ballot for Merger Proposal

Name of Member:

Account Number:

Your credit union must receive this ballot by June 19, 2024 5 PM

Please mail or bring it to:

I have read the Notice of Special Meeting for the members of Little Rock Federal Credit Union

The meeting will be held on the above date to consider and act upon the merger proposal described in the notice. I vote on the proposal as follows (check one box):

☐ **Approve** the proposed merger and authorize the Board of Directors to take all necessary action to accomplish the merger.

☐ **Do not approve** the proposed merger.

Member Signature Date

Member Name (printed)

TruService Community Federal Credit Union Products & Services

- Savings
- Checking : Simple – free (paper statements \$3 per mo or free with direct deposit of at least \$300), Debit card, free bill pay and Courtesy Pay

TruStart – For individuals needing a fresh start.

Secure Checking (ID Theft protection svcs) \$5 per mo, debit card, courtespay, bill pay, and all the services offered under the secure program*

- Money Market
- Certificates of Deposit
- Club accounts – Christmas and Vacation Club
- Kids Accounts – savings

safari club (club account pays 2 yr treasury rate plus 1% - max deposit \$10K)*

- IRA's – Roth and Traditional

Loans:

Real Estate

- 1st Mortgage
- Home Equity 2nd mortgage
- Land Loans
- Investment property
- 1st time home buyer program

Vehicles:

- Auto loans: New and Used vehicles.
- Boats, RV's, ATV's
- Houseboats
- Motorcycles
- Trailers
- Appliances
- Heat & Air Units
- Other miscellaneous collateral

Other Loans:

- Unsecured
- Line of credit unsecured
- Share secured and CD Secured loans. Alexandria, VA 22314

Credit Cards: Visa Platinum & Visa share secured – with extra Awards program.

Fresh Start program:

- TruStart Checking – debit card
- Credit builder loan (secured by shares)
- Secured Visa credit card

Online Services:

- Internet Banking
- Mobile App
- Online Statements
- Online check images
- Free Bill pay with checking accounts
- Ach origination from another FI
- Payments online via the website link – free

Other Services:

- Gift Cards
- Prepaid visa cards
- Notary Services
- Financial Counseling Services

Business Services:

- Business Savings and Checking Accounts
- Business loans*

ITIN Services:

- ITIN accounts – must have ITIN #
- ITIN mortgage loans.
- Bilingual Services
- Bilingual Website

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ATM Locations

Branch ATMs

TRUSERVICE MAIN LOCATION

11001 Hermitage Road, Little Rock [External Website](#)

TRUSERVICE NORTH LITTLE ROCK LOCATION

4140 JFK Blvd, North Little Rock [External Website](#)

Offsite ATMs

TruService ATM Cards are welcome at many offsite locations... and with no transaction fees.

MCCAIN BLVD. LOCATION (INSIDE P&DC USPS LOBBY)

4700 East McCain Boulevard, North Little Rock [External Website 72117](#)

Pershing Blvd. located inside the US Post Office

300 W Pershing Blvd, North Little Rock, AR [External Website 72114](#)

ATM Networks

TruService is part of the following ATM networks. Visit our website and click on the locator link to find ATMs in your area to make deposits and withdrawals.

