

## Notice of Meeting of the Members of Wyo Central Federal Credit Union

The Board of Directors of Wyo Central Federal Credit Union have called a special meeting of the members of this credit union at 5:30 pm on September 19, 2024, at 190 S. David St. Casper, WY 820601. The purpose of this meeting is:

1. To consider and act upon a plan and proposal for merging Wyo Central Federal Credit Union with and into StagePoint Federal Credit Union (hereinafter referred to as the "Continuing Credit Union"), whereby all assets and liabilities of the Wyo Central Federal Credit Union will be merged with and into the Continuing Credit Union. All members of Wyo Central Federal Credit Union will become members of the Continuing Credit Union and will be entitled to and will receive shares in the Continuing Credit Union for the shares they own in Wyo Central 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 Wyo Central 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 Wyo Central 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 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  
Alexandria, VA 22314  
RE: Member-to-Member Communication for Wyo Central 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:*

NCUA 6305A (05/20)

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 members will benefit from:

- **Financial Stability:** Merging with StagePoint will provide greater financial stability and security. This can be particularly important during economic downturns or financial uncertainties.
- **Expanded Product and Service Offerings:** Through the merger, you will gain access to a wider range of financial products and services, including innovative mortgage and auto loans, competitive rates, expanded savings options, and digital banking solutions designed to make managing your finances easier and more convenient.
- **Enhanced Technology:** StagePoint is committed to leveraging technology to improve the member experience. By merging with StagePoint, you will benefit from advanced digital banking tools, mobile apps, and online services that will empower you to bank anytime, anywhere.
- **Increased Branch & ATM Network:** The combined Credit Union will have an expanded branch network, providing you with more convenient access to in-person banking services and personalized assistance from knowledgeable staff members. As part of the Shared Branching network, you will have access to more than 4,000 branches and more than 30,000 surcharge-free ATMs nationwide.
- **Continued Commitment to Community:** Both Wyo Central and StagePoint share a commitment to serving our local communities and supporting the financial well-being of our members. As part of StagePoint, we will continue to prioritize community involvement and charitable initiatives that make a positive impact.

*Net worth:* The net worth of a merging credit union at the time of a merger transfers to the continuing credit union. Wyo Central does not have a higher worth ratio than StagePoint.

*Share adjustment or distribution:*

A: Wyo Central 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 Wyo Central Federal Credit Union's net worth is unnecessary because not enough Net Worth is available to distribute to members.

*Locations of merging and continuing credit union:* Wyo Central Federal Credit Union's



main office at 190 S. David St. Casper, WY 82601.

StagePoint Federal Credit Union has the following full-service and ATM location: 365 N 3<sup>rd</sup> St. Laramie, WY 82072.

*Changes to services and member benefits:*

- You should see enhanced member service as Wyo Central implements StagePoint Member Service Standards. Ensuring the best possible service.
- You will experience lower fees, better savings and loan rates, and access to more digital banking options.
- Increased mortgage loan options including StagePoint's one-time close construction loan.
- Increased loan options including StagePoint's Fresh Start program designed to build or rebuild credit.

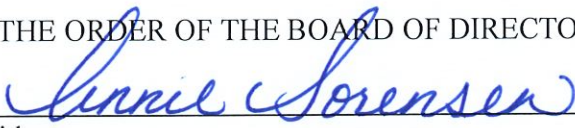
*Merger-related financial arrangements:* NCUA Regulations require merging credit unions to disclose certain increases in compensation that any of the merging credit union's officials or the five most highly compensated employees have received or will receive in connection with the merger. The following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

Name	Title	Description of increase	Amount
None			

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 190 S. David St. Casper, WY 82601. To be counted, your Ballot must be received by September 19, 2024 at 5:30 pm.

BY THE ORDER OF THE BOARD OF DIRECTORS:

  
\_\_\_\_\_  
President

07/15/2024

\_\_\_\_\_  
Date