



January 9, 2017

Dear Member,

After an overwhelmingly positive vote from the members of Housatonic Teachers Federal Credit Union, the vote to merge with Nutmeg State Financial Credit Union became official as of December 31, 2016. It is our great pleasure to welcome you to our credit union!

Nutmeg State Financial Credit Union was founded in 1936 as the Hartford Telephone Employees Federal Credit Union. In our over 80 years of service, we have evolved into a financial institution open to anyone who lives, works, worships, volunteers or attends school in Hartford, Middlesex, Tolland and New Haven Counties. With the addition of this merger, our field of membership also now includes Stratford, Shelton and Bridgeport. Currently, we have a membership of over 39,000 people and an asset size growing over \$400 million. We look forward to having you join our membership as a member of our community.

Headquartered, with a full-service branch, in Rocky Hill, we currently have additional branch locations in Manchester, Glastonbury, New Britain, Hartford, West Hartford, Bristol and Cromwell. We continue to grow and are looking to expand in New Haven County in the near future. We have a friendly, helpful staff who take pride in bringing quality products and services to help you manage your everyday finances.

As we begin to facilitate the merger process, Housatonic Teachers Federal Credit Union will operate as a division of Nutmeg State Financial Credit Union. For your convenience during this transitional period, all current product and service offerings will remain unchanged to Housatonic members. Please also continue to use your existing checks and Debit/ATM cards until notified otherwise. As we migrate your account information over to Nutmeg's platform, we want to reassure you that all your information is being handled with care and confidentiality.

In the next few weeks, you will be receiving more information welcoming you to Nutmeg. We will provide you materials related to our accounts, loans, debit and credit cards, online services, mobile app and more. We have the means to help you do your banking 24/7 from wherever you are, near or far.

If you have questions specific to Nutmeg State Financial Credit Union and its offerings, please feel free to contact us at 860.513.5000 or 800.526.6933. Our Contact Center staff are available Monday – Friday, 8:00 am – 6:00 pm, and Saturday 9:00 am – 1:00 pm.

We look forward to working with you and wish you a happy and prosperous 2017!

Sincerely,
John Holt

A handwritten signature in black ink that reads "John Holt".

President & CEO