



June 1, 2021

Dear Oxford Bank & Trust Customer:

It is with great excitement that we announce that GreenState Credit Union of North Liberty, Iowa will be acquiring all of Oxford Bank & Trust's loans and deposits and we will continue to offer customer service at our headquarters in Oak Brook and at our six branches in Addison, Naperville, Plainfield and Westmont. The acquisition will become effective in approximately four to six months from now. We will share these dates with you when they are scheduled.

In the meantime, we want to make sure you understand there will be no changes to:

- Oxford deposit accounts and loans – it's business as usual
- Oxford locations - all will remain open during regular hours
- Our ATMs – all will remain in service
- Use of your debit card – you're still good to go
- Online and Mobile banking – they are there for you
- Your safe deposit box – you will have uninterrupted access as always
- Our call center employees will continue to answer your calls and questions
- Oxford employees - we will continue to serve you now and later as employees of GreenState Credit Union.

Undoubtedly you are wondering why Oxford will be joining GreenState. The answer is simple. Two employee- and customer-driven organizations seized the opportunity to become even greater by combining the best of both organizations. GreenState and Oxford have each developed strikingly similar core values focused on people – our customers and employees. If you have loved Oxford, you will love GreenState.

The full transition to GreenState will be completed in early 2022. As a new member of GreenState Credit Union you will enjoy many new financial options including:

- Better rates on loans and deposit accounts – BETTER, MUCH BETTER
- Greater selection of personal loans – AUTO, RV, BOAT LOANS TO NAME A FEW
- Availability of home mortgages – NEW WITH GREAT RATES
- Availability of home equity loans and home equity lines of credit – BETTER RATES & FEES
- Availability of business and commercial real estate loans – BETTER RATES
- Availability of wealth management and trust services – BRAND NEW
- Availability of insurance products & services – NEW FOR AUTO, HOME, & LIFE
- Full menu of checking, saving, money market accounts – STILL ALL THERE FOR YOU
- Certificates of deposit – BETTER RATES
- GreenState Mastercards – THREE CHOICES & EACH LOADED WITH BENEFITS
- Use your GreenState debit card at 55,000 locations in the Allpoint ATM Network - WOW
- State-of-the-art online and mobile banking services – KEEPS GETTING BETTER

Please take comfort knowing that Federal insurance coverage of your deposit accounts won't miss a beat as Oxford becomes GreenState. When that occurs, FDIC deposit insurance coverage will transition to the National Credit Union Share Insurance Fund so your funds will continue to be federally-insured up to \$250,000 for each account category. Credit union members/customers have never lost a penny of insured savings at a federally insured credit union.

Our goal is for the transition to GreenState Credit Union to be as easy as possible for you. We will be in touch often in the months ahead. Until then, we have enclosed Frequently Asked Questions (FAQ) information which includes a wealth of information.

Sincerely,

Bruce W. Glawe
President & CEO