

Dear Valued Member,

As the holiday season approaches, we are reminded of how grateful we are for you. For 93 years, you have been the foundation of our success, and we are deeply thankful for your trust and loyalty.

Since our beginnings as a postal credit union, we have grown to serve civil service fields and, most recently, welcomed the Santa Clara County community into our membership. At every stage, you've been with us as family and friends, helping us build a strong foundation for future generations.

Today, we are thrilled to share an exciting transformation: **we are changing our name to F3 Credit Union—Family, Friends, and Future**. This name reflects who we've always been and our commitment to continuing this close, personal relationship with you as we look to the future together.

Our new name represents our vision for growth, our commitment to modernizing services, and our dedication to remaining the credit union you know and trust. We're setting the stage for an even brighter future:

- **Honoring Our Past:** Our history as a postal credit union shaped the values we live by today. We remain dedicated to providing the same exceptional products, services, and care that have supported our members for generations.
- **A Fresh, Modern Look:** Our new brand will come with modernized services, a redesigned website experience, and exciting financial products that reflect our commitment to serving you better, whether you connect with us online or in person.
- **Exciting Things to Come:** In 2025, we'll roll out new offerings, including new Visa rewards, enhanced voice response banking, instant debit card issue, and innovative products tailored to your needs. These changes are designed to simplify and elevate your financial experience.

Change can sometimes feel uncertain, but we want to reassure you that this is a positive step forward for all of us. Our core mission of serving you with integrity and care is unchanged. We're excited to embark on this next chapter with you, and we're confident that this transformation will strengthen our relationship and enhance your experience with us.

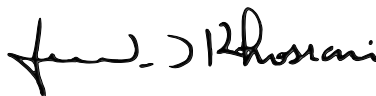
Thank you for being part of this next chapter. This holiday season, we celebrate the past 93 years and look forward to building an even brighter future with you—our family, friends, and community.

Wishing you and your loved ones a joyful holiday season and a prosperous new year!

With gratitude,



Roger Somer  
Chairman of the Board



Fardad Khosravi  
President & CEO