

November 4, 2021

Dear Member,

Welcome to connectFirst!

November 1, 2021 is an exciting milestone for all of us, as it marks the legal amalgamation between SPARK and connectFirst Credit Union.

Through this amalgamation, SPARK employees and members are joining a movement that is building a credit union for the 2020s, offering a remarkable member experience, both in person and online. As a locally based financial institution we understand you and your communities and look forward to connecting and providing the expertise you deserve.

Now that SPARK has joined connectFirst, we can get to work on welcoming you to your new credit union and sharing all the products and services we offer. Before we do that, our first priorities will be to move your accounts over from SPARK to connectFirst. To make sure we do the best job possible with this move – and to limit the impact on you – this won't happen until January 2022.

For the time being, you'll be able to access your accounts in the same way you currently do – whether that's through SPARK's online banking platform, mobile app, by calling, or by visiting the amazing in-branch teams in Calgary or Fort Saskatchewan:

Downtown Fort Saskatchewan 9923, 103 Street **Inside the Chamber of Commerce** (780) 665-5539

Downtown Calgary 117, 400 4 AVE SW **Inside the Shell Building** (403) 718-7770

Alberta toll-free: 1 (877) 582-6222

Here's what you can expect to change from November 1:

- ✓ New branch names, same locations. SPARK Calgary will be known as connectFirst Calgary 4th and 4th and SPARK Fort Saskatchewan will be known as connectFirst Fort Saskatchewan. Both branches will continue to operate from Monday to Friday, 8 AM to 3 PM.
- ✓ New titles, same faces. Many of the people you've come to know, and trust, will continue to be there for you at the 4th and 4th and Fort Saskatchewan branches, but with slightly different titles. The current SPARK employee team will officially be joining connectFirst on November 1. Some will be in new roles, but many will continue to serve you directly.
- ✓ Online account opening and loan and credit card application programs will be temporarily disabled. If you'd like to open a new account, set up an investment product, or apply for a new loan or credit card, we will be connecting you directly to our Financial Experience Advisors to ensure that we can thoroughly review your needs.

Some of these changes may have little to no impact to you directly, but in the spirit of transparency, we want to keep you in the know. You can expect to hear from us regularly over the next few months as we prepare for the changes coming in January 2022. Some things to look forward to after January will be access to 40+ branches across Alberta, increased product offerings, and additional in-house expertise.



This first milestone is just the beginning of our journey together. At connectFirst we're committed to helping all Albertans and you can expect to hear from us to learn more about how we can build on your dreams and goals, together.

We know that this can feel like a lot of information. If you have any questions, concerns, or feedback we're here for you. Feel free to connect with us by emailing myexperience@connectfirstcu.com, visiting connectfirstcu.com/spark, or by calling one of the numbers listed above.

Thanks for reading, and welcome to connectFirst.

Sincerely,

Stephen Brosinsky

SVP Consumer & Concierge Banking

connectFirst Credit Union