

Form 5 – Opt-Out Form

I _____, desire to remain a member of
Credit Union, and therefore voluntarily opt-out of the planned spin-off vote, even though
my membership is directly affected by the spin-off. I understand that by opting out, I will
not be allowed to participate in the spin-off vote. If the spin-off vote succeeds, my shares
will not be transferred to _____ Credit Union.

Signed

Date

[Print Name]

[Account Number]

[Address]

After completing this form, please return the form one of the following ways before the vote
has been taken.

- Hand deliver to
- Mail to

If accepting electronic ballots include the following:

- *Electronically by completing the opt-out form within your home banking account*