



Dear Oxford Bank & Trust Customer:

It is with great excitement that we share this news with you: GreenState Credit Union's acquisition of Oxford Bank & Trust's assets headquartered in Oak Brook, Illinois, with branches in Addison, Naperville, Plainfield, and Westmont is near completion. We would like to take this opportunity to welcome you as a new member of GreenState Credit Union.

As a member you'll find that GreenState, like Oxford Bank before, will provide outstanding customer service, actively support our community, have a great workplace for employees and offer a wider array of outstanding loan and deposit products. While this letter serves to officially notify you about the purchase and acquisition as well as a change in deposit insurance coverage, we are including a special insert that will help you navigate all immediate questions you might have about this transition. You are also encouraged to contact us with any additional questions by phone or by email. Please call Oxford Bank and Trust at 630-629-5000 or GreenState Credit Union at 844-355-9891. You may also email Oxford Bank & Trust at info@oxford.bank or GreenState at becominggreenstate@greenstate.org.

Purchase & Acquisition Date

The purchase transaction (or "acquisition") is expected to close December 31, 2021, pending regulatory approval by the Federal Deposit Insurance Corporation ("FDIC"), Illinois Department of Financial and Professional Regulation, Iowa Department of Commerce Division of Credit Unions and National Credit Union Administration ("NCUA"). Upon the completion of the purchase acquisition, when GreenState Credit Union purchases and assumes all of Oxford Bank & Trust's loans and deposits, all customers of the bank will automatically become members of GreenState Credit Union, unless you choose to opt out.

In addition, please note that customers must have a minimum of \$5.00 in a deposit account at Oxford Bank & Trust on the Closing Date to satisfy applicable membership requirements. GreenState will open a deposit share account for any Oxford loan customer and any other customer who does not have a deposit balance of at least \$5.00 at Oxford on the Closing Date and will fund such new deposit share account with a \$5.00 deposit, in compliance with GreenState's policies and applicable law. GreenState, as a credit union, has typical and standard eligibility requirements that can be met based on where you live, work and if you belong to certain Associations. GreenState, in conjunction with its regulators, has determined that you are eligible for lifetime membership in GreenState. Please understand that there will be no additional changes in your account structure or servicing until we integrate our systems ("core systems integration") – planned for early Spring 2022. We also want you to know you will be provided a minimum of thirty (30) days prior notice of any scheduled account changes.

Deposit Insurance (FDIC and NCUA)

Federal insurance coverage of your deposit accounts will continue as Oxford becomes GreenState. GreenState is insured by the NCUA through the NCUSIF (National Credit Union Share Insurance Fund). Your deposits will continue to be federally insured to the maximum amount available – currently to at least \$250,000 per member and backed by the full faith and credit of the United States Government. Please see the helpful comparison guide in the table below to review differences between NCUA and FDIC insurance. Please note that Oxford Bank will transfer all of its deposits to GreenState Credit Union upon the closing of the sale to GreenState, and Oxford will not accept any new deposits after the sale to GreenState Credit Union is completed. If you have any questions about this change in deposit insurance, please contact Oxford Bank’s main office located at 1111 W 22nd St, Suite 800, Oak Brook, IL 60523, or call Oxford Bank at (630) 629-5000 or email the Bank at info@oxford.bank.

After the closing date, your deposits will be insured by the National Credit Union Share Insurance Fund (“NCUSIF”) and not by the FDIC. All of your current deposits will continue to be federally insured up to \$250,000 for each account category through the NCUA who administers the NCUSIF. We have included a chart comparing FDIC and NCUA insurance coverage with this letter.

No Interruption in Service

Rest assured, all Oxford Bank locations will remain open to continue serving you during normal business hours. In addition, all bank ATMs will remain available and you will continue to have uninterrupted access to property in your safe deposit box. Employees you know from Oxford Bank will continue to serve you as employees of GreenState Credit Union. Please see our special insert to answer any additional questions you might have about your account access.

Watch for additional information from us as we look to provide you a seamless transition to becoming a member of GreenState Credit Union. We look forward to serving you.

If you have questions about the acquisition or anticipated conversion, please feel free to contact either financial institution:

GreenState Credit Union
(844) 355-9891 M-F 7AM-6PM

Oxford Bank
(630) 629-5000 M-F 8:30AM-5PM

Sincerely,

Jeff Disterhoft
GreenState Credit Union
President and Chief Executive Officer

Bruce Glawe
Oxford Bank
President & CEO

NCUA and FDIC Insurance Compared

Insurer	Single Account- One Owner	Joint Account – more than one owner	Retirement Accounts- includes IRAs	Revocable Trust Accounts	Corporation, Partnerships, and Unincorporated Association Accounts	Government Accounts
NCUA	\$250,000 per owner	\$250,000 per co- owner	\$250,000 aggregate for Roth and Traditional; \$250,000 for Keogh. All IRA coverage is separate and in addition to coverage for other credit union accounts.	\$250,000 per owner per beneficiary up to 5 beneficiaries (Coverdell Education Savings Accounts insured in this category.)	\$250,000 per corporate, partnership, or unincorporated association	\$250,000 per official custodian
FDIC	\$250,000 per owner	\$250,000 per co- owner	\$250,000 per owner	\$250,000 per owner per beneficiary up to 5 beneficiaries	\$250,000 per corporate, partnership, or unincorporated association	\$250,000 per official custodian

GreenState Privacy Notice

FACTS	WHAT DOES GREENSTATE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Transaction history and account balances ▪ Payment history and credit card or other debt <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member personal information; the reasons GreenState chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does GreenState share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliate’s everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliate’s everyday business purposes – information about your creditworthiness	No	We don’t share
For nonaffiliates to market to you	No	We don’t share
For affiliates to market to you	Yes	Yes

To limit our sharing	<p>Call 844-355-9891 – or stop by any branch office.</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
-----------------------------	---

Questions?	Call 844-355-9891
-------------------	-------------------

