# **TOGETHER WE ARE BETTER PROSPECTORS FCU CERTIFIED FCU**



# LOYALTY BONUS DIVIDEND

A special share distribution dividend will be paid to members in good standing who maintain a share account with Prospectors Federal Credit Union as of the merger date. The dividend is based on 1.59% of total shares as of 12/31/2023. Up to \$1.1 million in dividends will be paid to qualifying members.

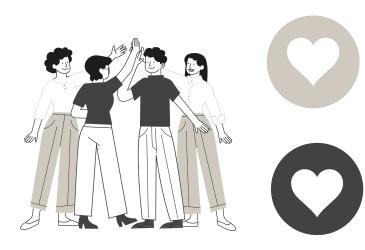
### **MEMBER VOTE**

**Member Special Meeting** Where: 1310 Valley Vista Dr. Diamond Bar, CA 91765 When: October 16, 2024 @ 5:00 pm

Ballot can be mailed to: **Prospectors Federal Credit Union** c/o Richards and Associates, CPAs P.O. Box 2373 Venice, CA 90294



Learn More



Prospectors FCU staff will retain employment with Certified FCU and will continue to deliver the personalized service you have come to expect!

Prospectors Members and their Interests will continue to be represented through advisory roles on Certified's Board of Directors and Supervisory Committee.

#### **11 BRANCHES READY TO SERVE YOU!**

# MEMBER BENEFITS







### **HIGHER RATES ON CERTIFICATES**

Prospectors members' existing share certificates and IRA certificates will be converted to the Certified current rate, if it is higher, for the remainder of the term. Members can also add funds to those certificates and enjoy the higher rates for the remainder of the term.

#### **DISCOUNTED RATES ON LOANS**

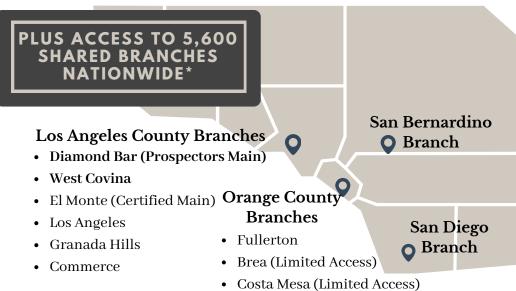
Prospectors members will be offered a 50 basispoint discount on new closed-end Consumer Loans and a 25 basis-point discount on new First or Second Real Estate loans when they book a loan in the first 6-months after the business combination date.

#### **NEW MONEY CERTIFICATE RATES**

A special 25 basis-point bonus will be added to any new non-credit union funds for the first six (6) months after the business combination date.

## **TOGETHER WE ARE BETTER!**

- Combined \$890 Million in Assets
- Combined 62,000 Members Strong
- Combined credit union branches will create a network of branches along the 10 and 60 Freeway corridors from Los Angeles to San Bernardino.



\*Access to Certified branches & shared branching locations will be available after our core system migration on 02/01/25.



- Proudly serving Southern California Grocers, and more, since 1949!
- \$780 Million in Assets
- With 20% Capital (\$160 Million in Reserves), ranked the strongest

Credit Union of its size in California

**Credit Union Motto:** 



"Just Like a Bank, Only Better."

https://www.certifiedfed.com/

#### If you have any questions or concerns we invite you to call us at 909-396-9688.