

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

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 basis-point 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.



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!

PLUS ACCESS TO 5,600 SHARED BRANCHES NATIONWIDE*

Los Angeles County Branches

- Diamond Bar (Prospectors Main)
- West Covina
- El Monte (Certified Main)
- Los Angeles
- Granada Hills
- Commerce

Orange County Branches

- Fullerton
- Brea (Limited Access)
- Costa Mesa (Limited Access)

San Bernardino Branch

San Diego Branch

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

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.

ABOUT CERTIFIED FCU



- 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.