



# Voter's Guide

Answers to your Frequently Asked Questions and Guide to the proposed partnership between AppleTree Credit Union and Advia Credit Union.

11333 W. Greenfield Ave  
West Allis, WI



Don't forget to vote!



# Who benefits from voting yes?

## Our Members

If you vote yes to this merger, it is projected that more than \$20 million will be returned to our members in special dividends and loan interest rebates. These dividends and/or rebates will be paid to your account after the April 7 voting deadline, and before May 1, 2025. Please see the official regulatory disclosure/member letter for complete details.

## What can you expect?

Over \$20 Million Back to Our Members See Official Notice for Complete Details	
Aggregate Savings as of August 31, 2024	Special Dividend Amount
\$892.86 or less	\$250
\$892.87 - \$89,285.71	Amount on Deposit x 28%
\$89,285.72 or more	\$25,000
Loan interest rebate January 1 - August 31, 2024	
All interest paid on qualifying loans will be refunded, up to \$25,000 per member	

In addition, our members will gain greater access to more locations, new innovative electronic services and financial programs. Your ability to earn better rates on deposits and lower loan rates will grow. And account security and fraud protection will be further enhanced.

## Our Credit Union

Strength in Numbers - positioning us within the top 3% of CU's nationally in terms of asset size.

Advia Credit Union, our partnering CU, is already financially strong, contributing to our immediate and future growth.

## Our Service Team

There will be no branch closing or employee reduction due to this partnership.

There will be new opportunities for growth with expansion of new specialty positions within our credit union. This provides career and personal development.

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# Where can you learn more?

## Our Communities

Will have greater ability for us to continue our focus on community involvement and contributions.

We will continue as a community partner and local employer, able to weather area economic strains by being regionally diverse.

The following pages provide a complete list of current FAQs. We invite you to come into any of our branches and talk to us, visit our website for information, and email us at [appletreebecomingadvia@adviacu.org](mailto:appletreebecomingadvia@adviacu.org). You may also attend an upcoming Town Hall Meeting to get any questions you have answered.

## Town Hall Meeting Answering Your Questions

You are invited to attend our upcoming Town Hall Meeting to speak with Lisa Greco, our President/CEO. She will answer any of your questions. This event will be April 3, 2025 from 5-6 p.m. at our 11333 W. Greenfield Ave office in West Allis, WI.

# How and when will you vote?

As a member-owner, your vote counts to allow us to move forward in our partnership plans. You are being provided a voting ballot packet. This may be mailed back in the postage-paid envelope provided to Hawkins Ash CPAs, c/o 520 North Broadway, Suite 250, Green Bay, WI 54303. To be counted, your mailed in ballot must be received by April 7, 2025.

You may optionally attend our Special Meeting which will be held April 7, 2025 at 5:30 p.m. to finalize and announce the vote at our Main Office located at 11333 W. Greenfield Ave office in West Allis, WI 53214.

Stay updated at [adviacu.org/appletree](http://adviacu.org/appletree)



## News about our partnership plans – and the value it brings for you.

We are very excited to announce that AppleTree Credit Union is anticipating a partnership with Advia Credit Union to provide you with even greater value to your membership.

This is a collaboration of two very healthy credit unions, merging to become an even stronger, member-focused credit union. Our combined team will offer you greater financial solutions, innovative access to your accounts, and even more competitive savings and loan rates. Your account data will be protected with the latest cyber security technology available, and a team of experts committed to preventing all growing types of fraud. This partnership allows us to be able to ultimately serve you in more ways that a larger credit union is able, and in ways that also enhances our commitment to our local communities.

We understand that you may have some additional questions related to what it's all about, so we're providing answers to some of these questions. Please review these helpful Q&A's and let us know if you have others we can help answer.

## About the Merger – It's a Partnership

**Why are you forming this partnership?** Both of our credit unions already operate strongly individually. Our combining of forces will make us one of the strongest credit unions nationally, allowing us to be better able to operate with greater efficiency to be able to give back to our member-owners in the form of better technology, innovative services, and great deposit and loan rates. Furthermore, the Board of AppleTree Credit Union understands the need for providing the greatest level of data fraud protection available and sought to find a partner who afforded the expertise to manage this critical aspect of member service delivery.

### **Will the ownership of the credit union remain the same?**

The ownership of our credit union will remain the same – 100% owned by our members. Our governing board continues to be made up of volunteer representatives of our membership within the various geographic regions that we serve.





# FAQs

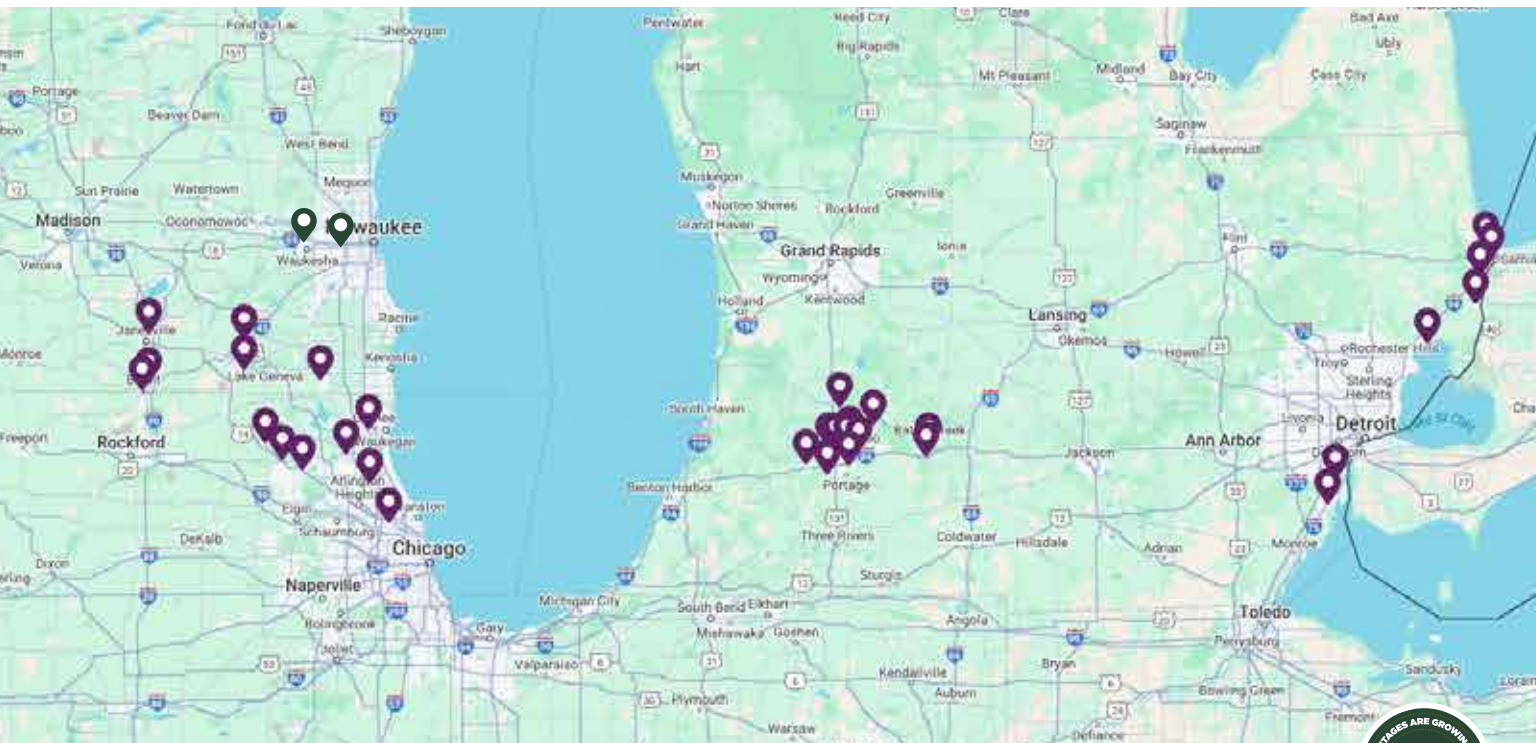
## What size is Advia Credit Union and where are they located?

Advia Credit Union is headquartered in Kalamazoo, Michigan and has numerous area branches in Elkhorn, Williams Bay, and Silver Lake, WI. They also have branches in south central Wisconsin, Illinois, and Michigan. Advia holds a community-based membership with approximately 195,000 members. Their assets are over \$3 Billion, and they operate with thirty-two (32) branches (soon to be 34 with our combined locations). Additionally, members have access to over 35,000 fee-free Co-Op and Alliance One ATMs and over 5,000 Co-Op shared branches nationwide. Membership is open to anyone living, working, or worshipping within the lower peninsula of Michigan, and those living or working in the eleven (11) southeastern counties of Wisconsin and select counties in central and northern Illinois. Advia's team of over 500 staff are in all regions to serve the local needs of members.

**Are you being bought out?** No, we are not being bought out, nor is either partnering credit union undergoing any type of financial difficulty. This partnership is a collaboration of two healthy credit unions merging to become one of the strongest member-owned credit unions in our nation.

**Is one or both of the credit union's partnering in financial trouble?** No, neither credit union is experiencing financial difficulty. Both are well-capitalized, and our combined entity is anticipated to have a resulting capital estimated to near 10% of our total assets, which is well above the regulatory requirement to be considered "well capitalized," which is 6%.

**Are you becoming a bank?** We are not becoming a bank. This partnership is among two healthy and well-operated credit unions, committed to our not-for-profit financial cooperative operating structure. We do not have shareholders who benefit from increased fees and profits. Our earnings go back into the development of our financial services, and in the form of better dividends and lower loan rates for our member-owners.



## About the Process

**When will the partnership officially happen?** We've received approval from regulatory authorities including the Department of Financial Institutions and NCUA. A positive member vote is the last step by members of AppleTree Credit Union to approve the partnership. We hope to complete the official partnership in Spring of 2025.

**You mentioned that only the members of AppleTree will vote on this partnership. Why?** By regulation, one credit union must combine into the other in order to officially form the partnership. The combining credit union's membership would then vote. AppleTree is the combining credit union, and therefore only our members will vote to approve the partnership.

## About the People

**Will there be changes to your staff?** This partnership will not result in the closing of any branches, and therefore, the member solutions team that you know already will not be changing. This partnership does provide us with opportunity to add new specialty positions as our financial services are anticipated to grow and require the expertise needed to oversee the expansion.

**Who will be the President/CEO?** Jeff Fielder is the President & CEO of Advia CU and will be our newly combined credit union's President & CEO. Lisa Greco, President & CEO of AppleTree Credit Union will continue as an employee, serving the needs of local members.

**What happens to the volunteer Board of Directors?** Our merged credit union will have a board comprised of seven (7) volunteer Board of Directors. The Board of ATCU felt confident in the oversight of the merging credit union, and therefore, have chosen not to hold a seat on the board moving forward.

## About the Future

**Where will the headquarters be of the credit union?** The headquarters of our credit union will be in Kalamazoo, Michigan (Advia CU's current headquarters). We will maintain a strong local and community focus in each area where we have branch locations. Advia's senior leadership team, regional managers, and operational departments operate within all regions served. Our commitment is to all the communities that we serve – and we thank you for choosing us as your financial partner.

**Will my funds remain insured?** Your deposits remain federally insured to the maximum amount available (currently at least \$250,000 per depositor).

**Will the membership requirements be the same?** Your membership will not change. Our combined new field of membership will include a growing number of counties in Wisconsin (Dane, Green, Jefferson, Kenosha, Milwaukee, Ozaukee, Racine, Rock, Walworth, Washington, Waukesha) and Illinois (Boone, portions of Cook (north of Irving Park Road), DuPage, Kane, Lake, McHenry, and Winnebago), along with the entire lower peninsula of Michigan.



**Will your involvement in the community change?** Our involvement within our communities is very important to us. This commitment will only strengthen as we continually involve ourselves more into the growing communities that we serve.

**Will you be changing the name of the credit union?** One thing is for certain, we will not change the names of those who work with you every day when you come in. Our staff is the foundation to our service, and our team is only growing stronger to meet your needs. With our new partnership, we will, however, introduce our new name as Advia Credit Union. Branch signage will change in mid-2025.

**Are you planning to close your branch locations?** We do not have any plans to close our branches. We continually monitor the performance of each branch location to the needs of our membership. As a result of this partnership, our branches will grow to thirty-four (34).

## About My Membership & Accounts

**What's the benefit to me related to this partnership?** Beyond the **estimated \$20 million that will be returned to our members in special dividends and loan interest rebates as part of this merger**, you will experience even greater long-term benefits by our two credit unions operating together. Streamlined technology and operational costs allow us to provide back in the form of better dividends and financial services. Larger credit unions are typically better able to provide enhanced delivery channels such as online account access. Your account data will be protected with the latest cyber security technology available, and a team of experts committed to preventing all growing types of fraud. Furthermore, larger credit unions also can provide better career opportunities to employees and improve overall quality of service. We will be able to introduce updates to mobile banking, greater relationship rewards, personalized loan offers, 24-hour automated loan approval processes and so much more!

**Will any of your member programs change?** As one combined credit union, we will become even better positioned to be able to give back to our member-owners in the form of relationship rewards, low loan rates and great deposit dividends. Our commitment will be to bring you the absolute best in innovative financial solutions!

**Will my account number change?** There will be no immediate changes to your account number, checks or debit card access. In late summer 2025, we will combine our core operating systems, which may require a slight change to account number structures. We will work to minimize any changes made to accounts, including your account number. We understand that this type of change may cause disruption, so our commitment will be to make any transition needed in the future such that you experience no hiccups in accessing your account information.

**How will this affect my rates and service charges/fees?** Our combined credit union will become even better positioned to provide you the best member return available to you. When our partnership is complete, we will review all services provided to members, including service charges, to make sure that we provide consistent, low-cost access to the most innovative financial services.

**Will my deposits continue to be federally insured?** All credit unions are insured by the NCUA (National Credit Union Administration) 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 depositor and backed by the full faith and credit of the United States Government.

**Will I be able to access my account at new branches?** Yes, once the partnership and systems integration are complete, you will be able to access your account at Alliance One and Co-Op Network of over 35,000 Surcharge-Free ATMs and select Co-Op Service Center locations nationwide. You will also be able to access all Advia locations, anticipated to total thirty-four (34) full-service branches in Wisconsin, Illinois, and Michigan.

**Will I still be able to use my current checks?** Yes, you will continue to be able to use your current checks following our new partnership. At the time when we combine operating systems, if new checks are necessary, you will receive a free box provided to you.

**Will I still be able to use my debit card?** Yes, you will continue to be able to use your current Debit Card following our new partnership. At the time when we combine operating systems, we will provide you with a new card.





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**Will my online banking change?** In late summer 2025, you will be introduced to more robust features within online and mobile banking to make it faster and more intuitive to how you access your funds. You will be notified well in advance of any changes, new apps, and whether these changes include any new requirements in accessing your information.

**When your name changes, will my direct deposit still work?** Your direct deposit will continue to work, without interruption when we introduce our new partnership and new credit union name. When we combine operating systems, and our routing number changes, we will work with you related to the change and confirm no interruption to your electronic direct deposit or automated regular withdrawals.

**How will I get to the credit union's website?** Leading up to our partnership, continue to visit us online at [www.appletree.org](http://www.appletree.org). Following our partnership rollout and name change, you will still be able to access us from that website address for a period of time. At some point in late summer 2025, our official website and links to online banking will become accessible from [www.adviacu.org/appletree](http://www.adviacu.org/appletree).

**Will employee emails change?** Following introduction of our new credit union name, employees will be provided new email addresses that reference our updated name. For a time following this introduction, you will continue to be able to email our staff at the current email address that you have on record.

**Will employee phone numbers change?** At some point, our phone structure and numbers will be updated to Advia's 24-hour Member Contact Center. We will provide you with notification at time of any anticipated changes in our contact information.

**Will there be changes to your hours?** We continually review our hours of operations in all the regions where we operate in order to best serve our growing membership.

**Will there be any changes to my account notices and statements?** At the point when we combine our operating systems, your monthly and quarterly statements and notices may have an updated look.

**How will I receive additional information about this partnership plan?** We will keep our website updated regularly about the progression of our partnership plans. You will also receive periodic mailings (unless you've requested to opt out of mailings from us) and have access to updates available at all of our branch locations. We also send periodic emails to our members with all of our updates and important notices, so please take this opportunity to update your email address on file.

**Who do I contact if I have additional questions?** We want to hear from you to help answer any additional questions you might have about our announcement and partnership plan. Please call us or email us at [appletreebecomingadvia@adviacu.org](mailto:appletreebecomingadvia@adviacu.org).



