

A message from our going-forward CEO, Chad Graves

In April, when we announced our merger with Wings Credit Union, we invited members to share their questions and thoughts. As we listened, we began to hear some common themes. Is Ent's friendly, local service going to stay the same? Will Ent still be a big part of the communities it serves? What about our legacy – will it live on?

The answer to all these questions is yes. While our name will evolve to Wings, the cornerstone values that make Ent "Ent" will stay the same. We'll still be a locally focused not-for-profit credit union you count on for better rates, great products, and award-winning local service. That's who we are. It's how we have, and will continue to, show up for our over half a million members and the communities in which they live. And one that as Ent's long-time CEO – and future Wings CEO – I, and my team, will honor and build on.

Another common question has centered on why we are merging. The merger is a proactive growth strategy, in part driven by regulatory pressure. With our board, we've been looking at a merger of equals for years as a highly effective way to deliver long-term value to our members. Wings is a great match for us, in terms of culture, values, community-mindedness, and financial strength. Both credit unions are well capitalized, far exceeding regulatory standards, and we have histories of operating in a safe and sound manner. Both are recognized as employers of choice. Both stand out for member service and community presence. This sets the stage for a very strong combined entity – one that will have the resources and scale to deliver exceptional value to our members and the communities we serve long into the future.

That future will include plans to honor our strong roots. The Ent Center for the Performing Arts in Colorado Springs. Our grants to local nonprofits. Ent programs that teach life-changing financial skills. Providing crucial backing for the mental wellness of Colorado youth. These efforts reflect both who we are, and who we'll continue to be.

As we write this next chapter, please know we are here for you every step of the way. For now, there's no impact to you – and you can expect to see the friendly faces in the great Ent service centers you are used to. We welcome any questions you have about the merger. Ent's legacy guides our future, and we're excited to have each one of you along as part of the journey.



Chad Graves

President & CEO, Ent Credit Union



You asked, we answered

In our You Asked, We Answered series, we'll address your questions and concerns throughout the merger process as evidence of our commitment to keeping you informed every step of the way.

Will Ent maintain its local focus?

We're here to reassure you – the merger isn't about changing who we are. It's about coming together to serve you better and make an even bigger impact in our communities.









- ✓ Two headquarters. One mission.
- ✓ Same great service. Bigger impact.
- ✓ No service centers will close as a result of the merger.
- ✓ More support for your community.
- ✓ The same commitment to your financial wellbeing.

What's changing right now?

Right now, nothing is changing for Ent members; and in the months ahead, we'll work together with the Wings team to bring you the best products, services, and technology.

- ✓ Accounts, online access, routing number and member number stay the same.
- ✓ No changes will be made to branch locations or employees.

Get to know more about Ent & Wings!

Ent Credit Union		Wings Credit Union
Founded in 1957 to serve those who worked and served at Ent Air Force Base		Founded in 1938 by 7 Northwest Airlines employees
Colorado's largest homegrown credit union		Minnesota's largest homegrown credit union
Promotes financial literacy at no cost to members and communities to support financial empowerment and independence		Promotes financial literacy at no cost to members and communities to support financial empowerment and independence
560,000 members		371,000 members
Rated "Best in Class Workplace"		Rated "Best in Class Workplace"
\$9.9B in assets		\$9.7B in assets
Paid \$157M in 2024 member dividends		Paid \$145M in 2024 member dividends
Roots for and is the Official Banking Partner and Official Mortgage Partner of the Denver Broncos		Roots for and is the Official Banking Partner of Tommie Sports at the University of St. Thomas in St. Paul

A shared commitment to financial education

Ent and Wings remain committed to providing financial education and empowerment. Both credit unions have dedicated teams who focus on financial education and who embody our combined mission throughout the communities we serve.



Financial literacy skills empower better financial decisions and increase long-term stability. **Both Ent and Wings currently offer in-person, virtual and online education and we expect our offerings to grow after the merger.**

So far this year, Ent Financial Educators have hosted **429** events reaching **6,675** participants. In addition, Ent's certified financial counselors have provided **765** personalized coaching sessions — helping members manage debt, prepare their budgets, save for their biggest dreams, and more. Ent's commitment to giving back philanthropically will reach over **\$3 million** this year, changing lives for Coloradans.

Similarly, the Wings Education Team has made a meaningful difference in the communities it serves in the last year, reaching **7,100** students through **323** financial education presentations. In addition to classroom and community sessions, the team also hosted three engaging summer camps and two interactive high school-based reality fairs. The Wings Financial Foundation's mission is to: Empower individuals in the communities we serve through education and support in times of need.

