

Merger Update



It's official: Wings members voted yes to adopt Ent's charter

I'm pleased to share that we've achieved an important milestone. As you may recall, only Wings Credit Union members needed to vote because they were required to accept Ent's Colorado charter. An overwhelming majority voted yes to adopt our charter, and thereby approved the merger. Our two great organizations will officially join forces on January 1, 2026.

Because it takes time (typically a few years) to fully integrate systems, there won't be any immediate changes in how you bank with us. You're ok to keep using your Ent checks, your Ent credit cards and debit cards, and Ent digital banking just like always. Likewise, the friendly Ent teams you know will still be here to help — on the phone, via video teller and at the same locations. Like you, we value our team. And they'll continue to have a role at the combined Wings Credit Union.

Integrating our two credit unions will be a gradual process — we are focused on minimizing disruption and introducing benefit, even when our name changes. You can look for refreshed Wings branding to roll out in mid-2026. But in most ways, day-to-day banking won't change for a long time.

In mid-2026, you can also expect the first benefit from our merger. As previously shared, that's when you'll be upgraded to one of the best-rated digital banking platforms in the United States. Wings members love it, and we're sure you will too.

As always, we remain committed to the Colorado communities we've served for decades. Delivering award-winning local service. Being a top supporter of our communities and local nonprofits. Our more than 1,500 employees care about you and the places we live. They'll remain the heart of your credit union.

I've been at Ent for more than 20 years, and CEO for the past eight years. In that time, I've seen us grow from 20 service centers and about 157,500 members to 60 locations and nearly 600,000 members. It's exciting to be here, as your ongoing CEO, as we leap forward together with Wings.

Chad Graves

Ent (and future Wings) President & CEO



January merger quick tips

You can keep banking as usual! Any changes will be communicated well in advance and we'll support you every step of the way.

- **Ent checks** — use and reorder as needed
- **Ent credit and debit cards** — use and we'll send new cards upon expiration
- **Ent loans** — current terms and Ent servicing remain the same
- **Routing number** — remains the same
- **Account numbers** — no immediate change: ongoing testing will determine if they stay the same
- **Ent service centers** — existing locations remain open
- **Wings service centers** — will be available to Ent members in 2028/2029

Be scam smart for the holidays

The holidays are typically a time for family, friends and fun. Unfortunately, scammers take advantage of the season to try and steal your joy — along with your information and money.

According to a recent AARP article, more than 80% of Americans have experienced or been targeted by at least one type of holiday fraud. The good news is you can help protect yourself with these tips. As always, if you suspect a scam contact us right away at **800-525-9623**.

While our legal name will become Wings Credit Union on January 1, 2026, for some time we'll continue operating and doing business as Ent Credit Union during the transition to the new name.

Caring for our community during the government shutdown

Ent and Wings acted quickly to support members and strengthen critical community safety nets during the recent government shutdown.

Ent

- **Alerted members** about assistance options
- **Offered member loan payment flexibility** resulting in 3,000+ loan deferments and 500+ Skip-a-Pay requests
- **Held a \$50,000 Member Emergency Assistance Sweepstakes** that awarded \$250 gift cards to 200 winners
- **Donated \$68,000** to local food banks and school pantries including: Care & Share Food Bank of Southern Colorado, Food Bank of the Rockies, Adams State University and Harrison School District 2

Wings

- **Launched a streamlined digital banking form** accessed by close to 500 members for Skip-a-Pay and additional support
- **Kicked off a 3-year \$275,000 partnership with VEAP:** Volunteers Enlisted to Assist People, Minnesota's largest food pantry



Care & Share Food Bank
for Southern Colorado



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Ent is proud to be a longtime partner of Care & Share Food Bank for Southern Colorado, which serves our neighbors across 29 counties.