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CONNECTIONS



From the CEO

Chad Graves, Chief Executive Officer

Merger update:

Ent legacy and values will stay the same

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 many Colorado partnerships. 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.



See Ent.CUtogether.com

for updated merger information, more about
Wings Credit Union and to ask questions.

4 Easy ways to boost your cybersecurity

There's a lot of bad news about cybercrime. The good news is there are 4 easy things you can do right now to protect yourself. And there's no better time to get started than October, Cybersecurity Awareness Month.

4 easy ways to stay safe online

- 1 Use strong passwords and a password manager
- 2 Turn on multifactor authentication
- 3 Recognize and report phishing
- 4 Update software

For more cybersecurity tips, check out [Ent.com/Security](https://ent.com/Security). If you suspect you're being scammed, call us at 800-525-9623. We can walk you through what to do.



Ent + Wings Merger Q & As

To keep you informed every step of the way, we're sharing common merger questions from members. Have a question? Just ask at Ent.CUtogether.com.

Q When will things start to change?

A We expect digital improvements to start next summer. You'll also see the Wings name beginning early next year.

Q Will my account number change?

A While we can't answer that question until we've tested the systems, we're working very hard to keep member account numbers the same.

Q Will the routing number stay the same?

A Yes, our routing number will stay the same. It's posted on the upper right of Ent.com.

Q Will I have to change my automatic payments?

A No, you won't have to do anything if you already have, for example, your utility bill set up as an automatic payment.

Q What happens to my mortgage/car loan?

A Your loan terms will remain the same. Just like today, we'll also continue to service your loan.

Q Will I have to get new checks right away?

A No, keep using your Ent checks and reorder as needed. If anything changes later with check ordering, we'll give you plenty of notice.

Q Can I keep my current credit card/debit card?

A Yes, you can keep using your current card until it expires.