



March 16, 2020

Dear Valued Member:

Heritage Trust is excited to unveil a new strategic direction as we become **REV Federal Credit Union!** Our new brand is part of a greater vision to better position the credit union for future growth and elevate our commitment to members, employees and the community. Members can be reassured that during the transition to REV, there will be no impact to your accounts.

Building upon our legacy, we will be creating greater brand awareness through outreach and advocacy which will be essential to the credit union's future mission to remain relevant and be the financial institution of choice. REV conveys a sense of energy and excitement! Powered by a new name and marketing strategy, we will re-position our credit union in a modern, progressive and engaging way.

The new vision includes improving our members' experience by enhancing our technology, products and pricing. We will launch enhanced deposit products and lower loan rate options. We will strengthen our internal culture by investing more in employees, which will result in better service to our members. The communities in which we live and serve will benefit from our enhanced outreach and advocacy initiatives.

To increase operational efficiency, we will be re-shaping our branch footprint. This decision came as a result of a recent study which identified an overlap of branches within our network, leading to the future closing of the Joint Base Charleston and Oakbrook locations. Employees at those branches will remain with the credit union and be re-deployed to other locations to continue serving our members. In addition to this shift, we will be opening a new branch in the 22 WestEdge development in downtown Charleston.

During the transition to REV, there will be no impact to member accounts:

- Your funds, accounts and direct deposits will not be affected.
- Routing, checking, member and account numbers will remain the same.
- Debit and credit card users will continue to use their current cards.
- Online and mobile accounts and automated payments will not be affected.
- You can continue to use your current checks and deposit slips.

To learn more about REV, visit our Member Resource page on HeritageTrust.org.

We appreciate your membership and loyalty to the credit union. Together, we are REV!

Sincerely,

A handwritten signature in black ink, appearing to read "Jason Lee", with a stylized flourish at the end.

Jason Lee, President