



## Postal Employees' Credit Union

November 2, 2011

<<Name>> <<lastname>>  
<<Addr1>>  
<<City>>, <<St>> <<Zip1>>

Dear <<Name>> <<lastname>>>,

The economic environment has been tenuous and uncertain for us all over the past several years. Your Board of Directors has worked tirelessly to make sure your financial needs have been met. Our focus has always been you. As stewards of your funds, we are vigilant in searching out new and inventive ways of preserving your profitability – especially in these tough times. After much deliberation, study and analysis of our options, the Board of Directors of Postal Employees Credit Union has voted to merge with Southern Security Federal Credit Union.

This merger brings together two credit unions with shared values and a commitment to caring for their members. We are both committed to serving your financial needs with the best quality, lowest priced products and services that the marketplace has to offer. By joining with Southern Security, our credit union gains an expanded footprint in terms of geography and membership. Merging provides us with the scale and efficiencies to continue to have access to competitively priced loans and deposits, and offers multiple account access options.

Southern Security is a \$100-million, Memphis-based credit union founded in 1948, to originally serve the employees of Firestone Tire & Rubber Company. They have 10 locations from Covington, Tennessee, to Greenwood, Mississippi, with seven of those outlets in Shelby County. You can learn more about them at [www.SouthernSecurity.org](http://www.SouthernSecurity.org).

This merger with Southern Security Federal Credit Union will continue to bring you the products and services you expect, plus much more. You will receive more information on this change in the coming weeks. We remain focused on you, our members, and will work to ensure that the transition of support and service will be as seamless as possible. We anticipate the merger date will be December 1.

As always, we thank you for your membership, support and patronage through the years. It has truly been an honor and privilege to serve as your Board chair.

Sincerely,

A handwritten signature in blue ink that reads "Bennie L. Davis".

Bennie L. Davis  
Chairman