

George –

What a great milestone – the company's 70th anniversary! Good luck with the new headquarters, branch locations, and with your new and improved technology (including the mobile app); you're way ahead of the competition! I wish you continued success in 2020 and all it has to bring for you and Members 1st.

Best wishes,

Bill & the Group



NAI CIR



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Congratulations, George!

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EXECUTIVE

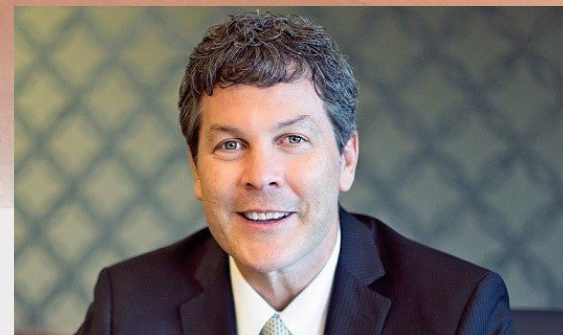
FORECAST & MESSAGE 2020

M^{1st} MEMBERS 1st
FEDERAL CREDIT UNION

George Nahodil

PRESIDENT & CEO

members1st.org



As we enter 2020, we are thrilled to share an exciting milestone at Members 1st! This year will mark our 70th anniversary of serving our members, our associates, and this wonderful community. With \$4.6 billion in assets, we are so grateful to our members for choosing us to guide them along their financial journeys and we look forward to bringing some significant changes in the next year.

We are hard at work on a celebration that will commemorate the 70 years we have been privileged to serve our members. As a part of this exciting event, we are planning to break ground on a new headquarters. In 2019, we closed on land in Hampden Township for our new Cumberland County campus, located at the Hampden Marketplace on Marketplace Way, near Valley Road on the east side of I-81. We are currently spread across multiple buildings which is neither efficient nor collaborative. Consolidating into one facility will improve our efficiencies as we continue to serve over 435,000 members each day. Most importantly, being mindful of our members' dollars is paramount. We believe a new facility will be the most fiscally responsible option, with a revenue-neutral end-result.

Another new development we are very excited about for 2020 is the addition of several new branch locations across our footprint. We ended 2019 with a new Gettysburg East branch that replaced our in-store Giant branch previously located on Natural Springs Road. Soon we will open a branch in Denver to add to our Lancaster County service area. Construction is underway for a new branch prototype on Eisenhower Boulevard in Dauphin County which will feature an all new design with digital enhancements for our members' banking experience. Lastly, we are very happy to announce that we will be expanding our footprint into Berks County beginning in 2020, with plans for Lehigh County to follow! Look out for more updates as we enter these new and

exciting markets.

We continue to reinvest in technology as a part of our digital transformation. Our intent is to provide new and enhanced services that will fully personalize our members' banking experience, whether they are on a mobile device or in one of our branches. We want to provide our members with a simpler, faster, and more meaningful experience. Last year, we launched chat functionality within our mobile app to allow for a more personalized interaction to solve our members' needs in a timely manner. This feature is available on both our mobile app and through Members 1st Online Banking. Another new element we are excited to launch in 2020 through our app is a completely personalized digital experience that will be fully tailored to each members' financial behaviors. The final reveal of our enhanced mobile app and website, complete with a redesigned look, will be unveiled in the spring of this year. Our top priority will always be giving our members the best service and secure mechanisms to achieve what they need financially through all of life's moments and milestones. This digital transformation will make interactions with technology more personal and meaningful. We can't wait to share these exciting new features to our digital platforms.

As we continue to make improvements to our full portfolio of products and services available to our members, we are hard at work on a new system

that will offer enhanced online banking to our business partners. This new cash management platform will involve the sales, implementation, and support for businesses looking to more easily manage their cash flow. It will deliver access to their account, payroll, bill payment, and check processing – all within one application. We are very excited about this new product and look forward to new opportunities it will bring for our business members.

While technology is important, we are always dedicated to putting our members first in everything we do. Our MyConcierge service offers members a dedicated point of contact to guide them along their financial journey. We will make ourselves available on-demand, by phone, email, text, or in-person. Taking this personal experience to the next level will help us to continue to achieve great milestones. Last year, we maintained the top auto lender recognition across our footprint for 11 out of 12 months from Experian Vehicle Reports. Additionally, we were recently named the #1 local residential mortgage lender by dollar volume, according to the Central Penn Business Journal.

As we move into 2020, we look forward to all the exciting initiatives ahead and are grateful for the continued opportunity to serve our members, associates, and community.

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