



MEMBER NOTICE AND SOLICITATION TO VOTE

To our valued members:

It is an exciting time to be part of CommunityAmerica Credit Union! Today, we serve more than 370,000 members with a goal of helping them achieve financial peace of mind. We are unwavering in our commitment to deliver the credit union mission of “people helping people” in our home market of Kansas City and in the St. Louis region, where we’re building on the legacy roots of our origin as TWA Credit Union.

Now, we have an opportunity to expand our reach and create more access to CommunityAmerica for you, your families, and even more people across the country. I’ve always led CommunityAmerica with goals that are defined by how many people we can help – *not* by how much revenue we can generate. That is the driving force behind a transformative milestone in our credit union’s history – and the reason I am writing to you.

For the past several months, we have carefully evaluated an opportunity to merge with another credit union, UNIFY Financial Federal Credit Union. We created a shared services agreement that was endorsed by the National Credit Union Association (NCUA), which allowed us to oversee key areas of their business and ensure their operations align with our current and future goals. This process has given us great confidence in proceeding with the merger.

As a member of CommunityAmerica Credit Union, you are a shareholder in our business, which means you have the right to vote on this merger.

The merger with UNIFY Financial Federal Credit Union would result in us becoming a federally chartered credit union, expanding our presence in 18 new states and 22 markets, with retail branch locations in Arkansas, California, Nevada, Tennessee, and Texas. I’d like to highlight how this would benefit you.



An expanded CommunityAmerica presence will make your banking experience even better.

- **We will add new branch locations in several new markets across the U.S.**, creating more access to our branch network, including ATMs and Express Teller Machines that dispense cash and accept deposits or loan payments around the clock.
- **We will offer expanded hours for service** with the bench strength of UNIFY Financial Federal Credit Union's call center, open longer hours across multiple time zones.
- **We will welcome new teammates and enrich our talent pool**, bringing new jobs to our current markets and in the new markets we'll serve.
- **The scale of this merger creates more resources that will be re-invested in our members and communities.** These investments would come in the form of improved technology to enhance your banking experience, new products and services to meet even more of your banking needs, plus increased civic and philanthropic support.

CommunityAmerica is the lead credit union in this merger, which means there will be no material change to our day-to-day operations.

- **CommunityAmerica Credit Union will remain the name of the combined organization.** UNIFY Financial Federal Credit Union will merge their credit union operations into ours.
- **I will continue to serve as the CEO**, and I will carry forward my personal passion to help our members and communities get on a path to thrive and achieve financial peace of mind. My experienced leadership team will also remain intact.
- **My current Board of Directors will continue to guide the direction of our credit union**, with the support of new board expertise from UNIFY Financial Federal Credit Union.
- **Lenexa, Kansas will remain the credit union's headquarters**, and the Kansas City metro will remain our home market.
- **Our commitment to deepening our roots in the St. Louis market will remain steadfast**, and we will continue to invest in the expansion of our presence across the St. Louis region.
- **Our members will *always* remain at the heart of *everything* we do.**



- People will continue to be prioritized over profits, and **our unique Profit Payout program will carry forward**, rewarding members who choose us as their primary financial institution.
- **We will continue to invest in the communities we serve**, actively participating in meaningful civic and philanthropic endeavors. In fact, the economies of scale we will gain through this merger will allow us to deepen these investments.
- **Rest assured, we will remain well-capitalized** with enduring strength and stability to serve you, your families, and the businesses in our communities well into the future.

In closing, I am personally excited about the big impact that CommunityAmerica can make on more people's lives through this merger. I wholeheartedly endorse a "YES" vote and ask you to join me in helping CommunityAmerica create more access to financial peace of mind.

If you have questions, you can submit them in writing at internal@cacu.com or you can attend a special in-person meeting that will be held on Friday, October 31, 2025 at 8:30am CT at 9777 Ridge Drive, Lenexa KS 66219.

Thank you for choosing CommunityAmerica as your trusted financial partner!

Sincerely,

A handwritten signature in black ink that reads "Lisa Ginter". The signature is written in a cursive, flowing style.

Lisa Ginter
CEO, CommunityAmerica Credit Union
9777 Ridge Drive, Lenexa, KS 66219



FINANCIAL STATEMENTS AND DETAILS

This section includes key financial details to help you review the strength of both credit unions and the combined organization.

- Current Financial Statements as of June 30, 2025 for **CommunityAmerica Credit Union**
- Current Financial Statements as of June 30, 2025 for **UNIFY Financial Federal Credit Union**
- Consolidated Financial Statements as of June 30, 2025 for the **combined credit unions**
- Net worth ratios of both entities individually and combined

Additionally, we'd like to highlight a few important financial details of the proposed merger:

- **Your membership share value will not change.**
- CommunityAmerica Credit Union's net worth ratio is 10.16%. UNIFY Financial Federal Credit Union's net worth ratio is 8.81%. Both are considered to be well-capitalized according to NCUA as of June 30, 2025.
- There are no special financial arrangements, such as increases in compensation, tied to the proposed merger's approval.
- There will be no special distributions of reserves as of the merger date.

If you wish to submit comments about the proposed merger to share with other members, you may do so through the National Credit Union Administration (NCUA) at:

[NCUA.gov/support-services/credit-union-resources-expansion/credit-union-merger-resources/comments-proposed-credit-union-mergers](https://www.ncua.gov/support-services/credit-union-resources-expansion/credit-union-merger-resources/comments-proposed-credit-union-mergers).

Thank you for taking a few moments to review these financial details. We appreciate your membership and your thoughtful consideration as you review all of the information provided about the proposed merger.



Balance Sheet | June 30, 2025

| | Pre-Merger | | Post Merger |
|---|-------------------------|-------------------------|-------------------------|
| | <u>CommunityAmerica</u> | <u>UNIFY Financial</u> | <u>Combined</u> |
| ASSETS: | | | |
| CASH | \$ 408,639,266 | \$ 461,094,371 | \$ 869,733,637 |
| INVESTMENT SECURITIES | | | |
| Investment Securities | 995,247,271 | 215,227,003 | 1,210,474,274 |
| Other Investments | 24,743,452 | 14,729,542 | 39,472,994 |
| TOTAL INVESTMENTS | \$ 1,019,990,723 | \$ 229,956,545 | \$ 1,249,947,268 |
| LOANS & LEASES, Net of Allowance for Credit Losses | 3,656,481,670 | 2,580,529,627 | 6,237,011,297 |
| OTHER ASSETS | | | |
| Fixed Assets | 87,364,899 | 13,304,647 | 100,669,546 |
| Intangible Assets | 76,128,075 | 5,425,205 | 81,553,280 |
| NCUA Share Insurance Capitalization Deposit | 40,675,961 | 28,590,368 | 69,266,329 |
| Foreclosed & Repossessed Assets | 2,213,449 | 13,033,506 | 15,246,955 |
| Other Assets | 93,051,565 | 153,138,631 | 246,190,196 |
| TOTAL OTHER ASSETS | \$ 299,433,949 | \$ 213,492,357 | \$ 512,926,306 |
| TOTAL ASSETS | \$ 5,384,545,608 | \$ 3,485,072,900 | \$ 8,869,618,508 |
| LIABILITIES & MEMBERS' EQUITY: | | | |
| LIABILITIES | | | |
| Members' Share & Savings Accounts | 4,731,337,980 | 3,064,990,061 | 7,796,328,041 |
| Other Liabilities | 122,361,683 | 144,905,322 | 267,267,005 |
| TOTAL LIABILITIES | \$ 4,853,699,663 | \$ 3,209,895,383 | \$ 8,063,595,046 |
| MEMBERS' EQUITY | | | |
| Undivided Earnings | 531,381,101 | 277,721,652 | 809,102,753 |
| Equity Acquired in Merger | 13,937,623 | 19,435,263 | 33,372,886 |
| Noncontrolling Interest | 6,222,423 | - | 6,222,423 |
| Accumulated Unrealized Losses on Investment Securities & Other Comprehensive Loss | (20,695,202) | (21,979,398) | (42,674,600) |
| TOTAL MEMBERS' EQUITY | \$ 530,845,945 | \$ 275,177,517 | \$ 806,023,462 |
| TOTAL LIABILITIES & MEMBERS' EQUITY | \$ 5,384,545,608 | \$ 3,485,072,900 | \$ 8,869,618,508 |
| CAPITAL RATIO | 9.86% | 7.90% | 9.09% |
| NET WORTH RATIO | 10.16% | 8.81% | 9.63% |



Income Statement | For the six months ending June 30, 2025

| | Pre-Merger | | Post Merger Combined |
|---|-----------------------|----------------------|-------------------------|
| | CommunityAmerica | UNIFY Financial | |
| INTEREST INCOME | | | |
| Interest on Loans | \$ 116,677,322 | \$ 72,406,512 | \$ 189,083,834 |
| Interest on Investments | 30,629,482 | 10,534,385 | 41,163,867 |
| Other Interest Income | 1,706,047 | - | 1,706,047 |
| TOTAL INTEREST INCOME | \$ 149,012,851 | \$ 82,940,897 | \$ 231,953,748 |
| INTEREST EXPENSE | | | |
| Dividends on Members' Share & Savings Accounts | 41,257,890 | 24,102,586 | 65,360,476 |
| Interest on Borrowed Money | 15,282,736 | 1,949,470 | 17,232,206 |
| TOTAL INTEREST EXPENSE | \$ 56,540,626 | \$ 26,052,056 | \$ 82,592,682 |
| NET INTEREST INCOME | \$ 92,472,225 | \$ 56,888,841 | \$ 149,361,066 |
| Provision Expense | 13,271,422 | (15,022,369) | (1,750,947) |
| NON-INTEREST INCOME | | | |
| Fee & Other Non-Interest Income | 69,269,769 | 18,648,917 | 87,918,686 |
| Gain on Investment Securities & Other Investments | 7,191,200 | 914,830 | 8,106,030 |
| Loss on Disposal of Fixed & Other Assets | (819,985) | - | (819,985) |
| Gain (Loss) on Sales of Loans & Leases | (2,237,746) | 1,267,964 | (969,782) |
| TOTAL NON-INTEREST INCOME | \$ 73,403,238 | \$ 20,831,711 | \$ 94,234,949 |
| NON-INTEREST EXPENSE | | | |
| Employee Compensation & Benefits | 63,598,390 | 37,456,672 | 101,055,062 |
| Office Operations | 24,975,476 | 11,772,750 | 36,748,226 |
| Educational & Promotional | 12,529,977 | 2,081,126 | 14,611,103 |
| Professional & Outside Services | 12,227,373 | 2,247,874 | 14,475,247 |
| Office Occupancy | 6,924,973 | 3,078,340 | 10,003,313 |
| Other | 4,896,711 | 1,186,183 | 6,082,894 |
| Loan Servicing | 3,509,017 | 1,957,561 | 5,466,578 |
| Travel & Conference | 2,422,747 | 595,116 | 3,017,863 |
| TOTAL NON-INTEREST EXPENSE | \$ 131,084,664 | \$ 60,375,622 | \$ 191,460,286 |
| NET INCOME | \$ 21,519,377 | \$ 32,367,299 | \$ 53,886,676 |



MEMBER VOTING BALLOT

Dear [First Last]:

Please mail this ballot to J. Tenbrink & Associates using the enclosed postage paid envelope to be received on or before October 30, 2025. A special meeting will be held to finalize the vote for the proposed merger between CommunityAmerica Credit Union and UNIFY Financial Federal Credit Union.

Should you choose to attend the meeting, and vote in person, it will be held at 8:30am CT on October 31, 2025 at 9777 Ridge Drive, Lenexa, KS 66219.

Your submission of this ballot indicates you have read the accompanying Member Notice and Solicitation to Vote for the members of CommunityAmerica Credit Union that was mailed to you on September 9, 2025.

The Member Notice and Solicitation to Vote from CommunityAmerica CEO, Lisa Ginter, describes in detail the information you need to consider and vote upon the proposed merger.

Thank you for being a valued member of CommunityAmerica Credit Union. We appreciate your business and look forward to continuing to serve you!

PLEASE CAST YOUR VOTE HERE

I vote on the proposal as follows (check one box to cast a valid vote):

- Approve the proposed merger and authorize the Board of Directors to take all necessary action to accomplish the merger.**
- Do not approve the proposed merger.**

Member Signature _____

Member Name (Please Print) _____

Date _____

[Member Number]

Note: Member Signature is required to cast a valid vote.