

# Merger Update



## A message from Wings

Thank you for your continued support of our merger with Ent Credit Union! We are committed to keeping you informed of key decisions and dates throughout the merger process, and want to address a topic that members have been wondering about since we first announced the transaction.

In April 2024, Wings began our digital transformation and introduced brand new digital and mobile banking tools. Since launch, these tools have been raved about by many Wings members, with more than 250,000 members enjoying the faster, better and easier digital experience that they provide.

I'm happy to reassure you that these tools will not be changing due to the merger. That means your current Wings digital banking username and password will stay the same and you will experience no interruption of service.

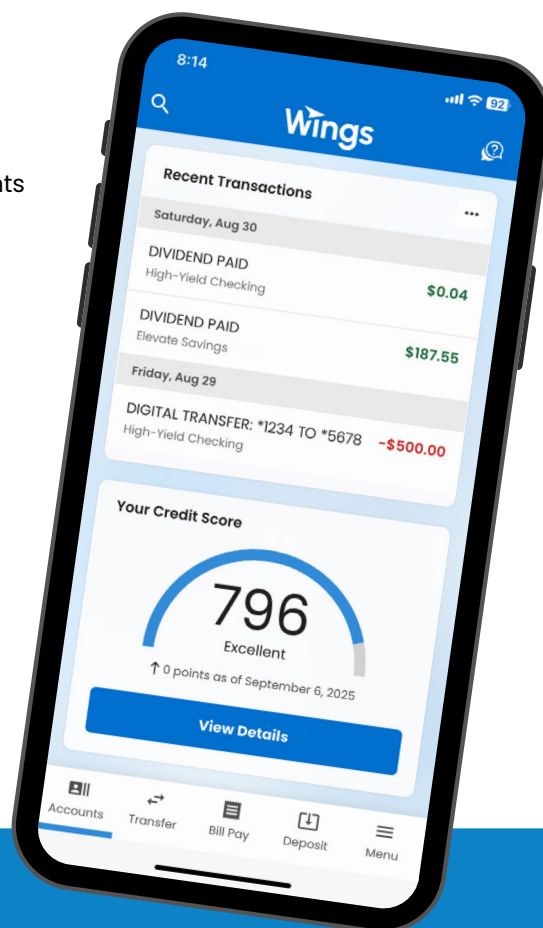
**If you haven't already enrolled in digital banking, I'd encourage you to give it a try!**  
**Members enjoy many benefits, including:**

- ✓ **Accessibility** – Our digital banking platform is available when and where you need it and has a 99.9% uptime since launching
- ✓ **Credit score** – Keep tabs on your credit score with frequent updates (enrollment required)
- ✓ **Bill Pay** – This free service allows you to schedule all your payments in one place – eliminating the hassle of paying bills on multiple websites and the expense of mailing checks
- ✓ **Card management** – Easily manage your card anytime: turn it on/off, report it lost or stolen, view your card number and more
- ✓ **Security** – We have multiple tools designed to keep your accounts secure including: fraud and security alerts, two-factor authentication, and digital wallets

We will continue to share updates throughout the merger process via this newsletter, on our social media channels and at [wings.cutogether.com](https://wings.cutogether.com).

Thank you for your membership!

**Song Hou**  
Chief Digital and Technology Officer  
Wings Credit Union



Explore more app features, find video tutorials and download the Wings app.  
Visit [wingscu.com/digital](https://wingscu.com/digital) today!

## You asked, we answered

In our You Asked, We Answered series, we address your questions and concerns throughout the merger process as evidence of our commitment to keeping you informed every step of the way.

### What will the combined credit union be called?

We know the Wings name matters. We're proud of our history, starting as Northwest Airlines Federal Credit Union. Ent has a similar aviation connection, originally meeting the needs of Ent Air Force Base.

Our combined name will continue to be Wings Credit Union. This merger with Ent is about growing together.

- ✓ Two aviation-rooted credit unions.
- ✓ Bigger community impact.
- ✓ No locations will close due to the merger.

### Are there increased regulations for a larger credit union?

Wings and Ent are growing fast and both are approaching the \$10 billion asset threshold, which triggers stricter federal rules. We expect a combined loss of over \$40 million in revenue because of this additional oversight.

By merging, we can handle these changes more efficiently—without cutting back on the things that matter to you, like competitive rates, fewer fees, great digital banking, and local service. This move is about protecting what we've built—together.

### Is Wings being sold?

Wings isn't being sold. This is a Merger of Equals – two strong, independent credit unions coming together to deliver more value, more innovation, and deeper community impact.

- ✓ The future organization? The best of Wings and the best of Ent, to make something new built to serve you even better.
- ✓ This merger keeps the heart of what makes Ent and Wings special. No one's taking over and there are no location closures.

#### Still have questions?

Learn more on our social media channels and at [wings.cutogether.com](https://wings.cutogether.com).

## Wings Financial Foundation – 11th Annual Financial Literacy Open

Each year, Wings Financial Foundation proudly hosts a charity golf tournament in support of the foundation's mission to provide financial education to Wings members and our communities.

This year, the tournament took place on Monday, August 11 at Legends Golf Club in Prior Lake, MN. In total, almost **\$200,000** was raised thanks to support from our vendors and partners nationwide!

The funds raised will be used to provide financial education to students of all ages, and fund scholarships for members pursuing post-secondary education. To learn more about the Wings Financial Foundation, visit [wingscu.com/foundation](https://wingscu.com/foundation).

### In memory of Trysh and Pete Olson

Trysh Olson and her husband, Pete, unexpectedly passed away on Saturday, September 6. You may recognize Trysh as the face of Wings' financial literacy efforts, including developing our annual Financial Literacy Open into what it is today. Pete was a long-time mortgage lender in the credit union space, including at Wings. They will both be greatly missed and their warmth, sense of humor and commitment to giving back to our communities will not be forgotten.

