



Merger Update, December 2025

A message from Chad Graves,
Ent CEO & Going-Forward Wings CEO

I'm pleased to share that we've achieved an important milestone. **An overwhelming majority of Wings members voted to approve the merger with Ent Credit Union.** Our two great organizations will officially join forces on January 1, 2026.

Because it takes time (typically a few years) to fully integrate systems, there won't be any immediate changes in how you bank with us. You can keep using your current checks, credit cards and debit cards, and digital banking. Likewise, the friendly Wings teams you know will still be here to help — both on the phone, video and at the same locations. Like you, we value our team. And they'll continue to have a role in our combined credit union.

Integrating our two credit unions will be a gradual process — we are focused on minimizing disruption and introducing benefit. In most ways, day-to-day banking won't change for a long time.

While it's important to grow, we remain committed to the communities we've served for decades. Delivering award-winning local service. Supporting our communities and local nonprofits. Our more than 700 employees care about you and the places we live. They'll remain the heart of your credit union.

I've been at Ent for more than 20 years, and CEO for the past 8 years. In that time Ent and Wings have both experienced positive growth and delivered strong results for our members. I'm grateful to Frank Weidner for all he's done to help advance Wings and make this partnership possible. It's exciting to be here, as your ongoing CEO, as we leap forward together.

Chad Graves
Ent CEO & Going-Forward Wings CEO

About Chad

Chad joined Ent in 1999 and became President & CEO in 2017. During his time at Ent, he has held several leadership roles throughout the credit union in Marketing, Technology and Operations. In 2013, Chad was selected by Credit Union Times as the Information Technology Executive of the year. In 2014, he was a recipient of the Credit Union Magazine Rockstar award.

While Chad now lives in Colorado, he was born and raised in northern Idaho, where he attended the University of Idaho — College of Business and Economics.

You Asked, We Answered

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

Q What changes can we expect now that the merger was approved by Wings members?

A At this time, the member experience will remain the same. We will communicate with members throughout the process to ensure a smooth transition. You can visit **Wings.CUtogether.com** for timelines and updates.

Q Can Wings members visit service centers in Colorado?

A Not quite yet, but we will keep you updated as the timeline is finalized. You can find all the Wings branches and ATMs available to you at **wingscu.com/locations**.

Q What will the new credit union be named?

A Both Wings and Ent have roots in aviation. The combined credit union will be called Wings Credit Union which we believe celebrates our histories and the positive opportunities ahead. The concepts of “Wings” and flight also have strong connections to the ideas of upward movement, goals, aspirations and achievement.

Q Will my routing or account numbers change with the merger?

A Right now, you can continue to bank as usual. Routing numbers will remain the same. We are committed to make any transition in this process as seamless as possible.

Still have questions? Learn more at
Wings.CUtogether.com

Wings and Ent: Our Greater Community Giveback

Our greater community giveback has already started taking place, with recent outreach made possible by our merger.

Combating Food Insecurity

Wings recently committed \$275,000 to VEAP (Volunteers Enlisted to Assist People), the largest food pantry in Minnesota. Ent has made a similar community investment in Colorado, reflecting the shared values of both organizations.

Assisting Members During the Government Shutdown

Wings and Ent both launched support programs to assist members during the recent government shutdown. Together, we helped offer support to support nearly 1,000 members through our Skip-a-Pay programs.

