

Dear valued members,

As the Board Chair of your credit union, I am thrilled to share some exciting news with you! Conexus, Cornerstone, and Synergy Credit Unions are exploring a potential merger. Together for a Thriving Saskatchewan, is an initiative driven by a shared vision to combine resources and strategic investments. This partnership represents a significant step toward creating a stronger, more resilient province-wide credit union that can better serve the evolving needs of our members and communities.

The Joint Partnership Committee, comprising of representatives from each credit union, is diligently working to identify the synergies that will bring tangible value and benefits to all three organizations. Our shared vision is to combine our resources and strategic investments to offer a differentiated and modern member experience, while gaining efficiencies that will benefit all our stakeholders.

Our commitment to Saskatchewan is unwavering. Through this partnership, we believe we can foster economic growth and support the dreams of individuals, farmers, and businesses across the province. By uniting our strengths, we aim to deepen member relationships, offer personalized financial solutions, and become the top financial services provider of choice for you, our members.

As we navigate this exploration phase, which includes thorough due diligence to develop a comprehensive business case, we remain dedicated to transparent communication. The business case will validate the expected benefits of the merger and, if approved, the recommendation will be presented to you, our valued members, for the final decision.

We understand that you may have questions and concerns. Please be assured that your voice is instrumental in this process, and we are committed to keeping you informed every step of the way. You can learn more about this potential merger by visiting any of our branches or our shared website at [www.thrivingtogethersk.ca](http://www.thrivingtogethersk.ca).

In this rapidly changing financial landscape, credit unions are increasingly turning to mergers to gain the necessary scale to meet competitive and regulatory pressures. By combining our collective deep understanding of local markets and strong employee engagement, we aim to ensure sustainable and supportive financial operations that benefit everyone involved.

Through partnership, we can achieve efficiencies that benefit our members, employees, and the communities we proudly serve. We envision a credit union that goes beyond offering financial services—becoming a catalyst for economic growth and a thriving Saskatchewan.

Thank you for your continued trust and support. We look forward to embarking on this promising journey together, creating a prosperous future for generations to come.

**Heidi Schofer**  
Board Chair

**Doug Jones**  
CEO