The Board of Directors of Prairie Trail Credit Union is carefully considering a merger with another area credit union, Argonne Credit Union.

While your credit union remains strong and is proud of its over 52 years of operation, the Board of Directors feel that the merger between Prairie Trail Credit Union and Argonne Credit Union would greatly benefit both memberships.

First and foremost, you would have greater access to the following services and benefits:

Second, this merger would also create economies of scale that should result in better, more efficient delivery of products and services. Ultimately, this cost savings would likely support the delivery of innovative and cost-effective financial services that will benefit you and your family.

Your deposit accounts at Prairie Trail are currently insured by the National Credit Union Administration (NCUA), a federal government insurer. If the merger is pursued and completed, your deposit accounts will be insured by American Mutual Share Insurance Corporation (ASI), an Ohio-based corporation and the nation’s largest credit union-owned private deposit insurer. ASI offers up to $250,000 of insurance per individual member account. ASI is owned by its member credit unions and is not an agency of the federal or any state government.

Your board has thoroughly reviewed the financial condition and performance of ASI and believes that this relationship, too, will provide our membership with outstanding benefits.

If your Board of Directors decides to proceed with a resolution to merge with Argonne Credit Union, a vote of the membership is required. You will receive notice of a special meeting and a ballot for voting on the issue of merger and share insurance conversion. It will be critical that you return this ballot as soon as possible.

Key Benefits to Proposed Merger with Argonne CU

- Additional branch locations
- In-house first mortgages
- On-site financial advisor
- Visa Credit Card with rewards
- eStatements
- Expanded ATM surcharge free network
- Plus, you will have the same great staff to serve you

Key Facts About American Share Insurance (ASI)

- No credit union member has ever lost money in an ASI-insured account.
- ASI insures the deposits of over 1.3 million credit union members.
- ASI holds no mortgage-backed or exotic investments like those that have plagued many financial institutions and investment firms.
- A majority of ASI’s assets are held in cash and government-guaranteed bonds.
- ASI has operated since 1974, exclusively providing deposit insurance to credit unions.
- ASI routinely examines the credit unions it insures.
- Credit unions must qualify for ASI deposit insurance.
- ASI is licensed and dual regulated by the Ohio Department of Insurance and the Ohio Department of Commerce, and is authorized to issue credit union share insurance in this state.

For more information about ASI, visit www.americanshare.com

Member’s Accounts

<table>
<thead>
<tr>
<th>Account Type</th>
<th>ASI Deposit Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings/Regular Share</td>
<td>$ 250,000</td>
</tr>
<tr>
<td>Checking/Share Draft</td>
<td>$ 250,000</td>
</tr>
<tr>
<td>Money Market</td>
<td>$ 250,000</td>
</tr>
<tr>
<td>CD/Share Certificate #1</td>
<td>$ 250,000</td>
</tr>
<tr>
<td>CD/Share Certificate #2</td>
<td>$ 250,000</td>
</tr>
<tr>
<td>Holiday Account</td>
<td>$ 250,000</td>
</tr>
<tr>
<td>IRA</td>
<td>$ 250,000</td>
</tr>
<tr>
<td><strong>Total Coverage</strong></td>
<td><strong>$ 1,750,000</strong></td>
</tr>
</tbody>
</table>

Watch for more information about this important issue!