

March 14, 2023

Dear Members,

Considering the recent events involving several banks this past weekend, and although Nymeo is a credit union and not a bank, I wanted to provide information on the safety and soundness of your accounts. As a credit union member at Nymeo, you are an owner of our not-for-profit financial cooperative. Our credit union's first priority is our members' financial success, and we focus on financial security.

**Nymeo is well-capitalized and financially strong.** Our credit union has a strong balance sheet and have always maintained conservative lending and investment practices. As a member, be assured that your money is safe.

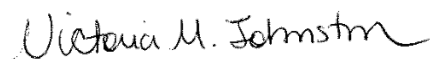
**Our Internal controls and risk management processes are robust and effective.** We have implemented measures to ensure your deposits are protected. We regularly review our policies and procedures to ensure that we comply with regulatory requirements and have implemented additional security measures to protect against fraud and cyber threats.

**Your deposits are federally insured.** Deposits at Nymeo are protected by the National Credit Union Share Insurance Fund and insured to at least \$250,000 per individual depositor, the same as any other federally insured financial institution. Credit Union members have never lost a penny of insured savings at a federally insured credit union.

We understand that banking can be confusing. We encourage you to contact us if you have questions or concerns at 855-436-4100, [info@nymeo.org](mailto:info@nymeo.org) or through our secure chat located on our website.

Thank you for your membership to our credit union and your continued trust and loyalty! We know that you have many options when it comes to banking, and we are grateful that you have chosen us as your financial partner.

Sincerely,



Victoria M. Johnston  
President/CEO