



SuperiorChoice  
Credit Union

## STRONGER TOGETHER



**Added banking  
& ATM locations**



**Improved  
products**



**More helping  
hands**



**New Hayward  
Building**



**Emphasis on  
Community**

### A MERGER? WHAT'S HAPPENING?

At HCCU, we've decided to merge with Superior Choice Credit Union (SCCU). This agreement unites our two existing credit unions into one. The assets, loans, investments, membership, employees, and fixed equipment will be joined, and together we'll be Superior Choice Credit Union.

### WHY MERGE?

In an ever-competitive landscape, we at HCCU are finding it increasingly challenging to provide you, our members, with the products, technology, and services that you want and need. By merging with SCCU, we'll be able to offer you all of those things, and then some! The merger will allow our members access to improved services, more locations, and an enhanced experience by merging the best practices of both credit unions. Simply put, a "Yes" vote, allows us to serve the communities of Hayward and Cable in an even greater capacity.

### WHEN WOULD THIS HAPPEN?

We're planning on making this a quick process -- as of now, the merger is scheduled to be finalized on December 31, 2022.

### WHAT'S GOING TO HAPPEN WITH OUR BRANCHES?

Don't worry! We will still have our branches in Hayward and Cable. In fact, Hayward will get an entirely new building while our Cable location will stay put and get some updates.

### WHO IS SCCU?

Superior Choice Credit Union is a great credit union that shares a lot of our same values, which is why we think they are a perfect match for HCCU. They emphasize community engagement, outstanding service, and empowering their employees. If you want to learn more about SCCU visit [superiorchoice.com](https://www.superiorchoice.com).

### HOW DO I VOTE?

We wanted to keep the voting as accessible as possible so there are 3 different ways to vote: (1) Mail-in ballot (2) Online at [hccuonline.com/sccu](https://hccuonline.com/sccu) (3) In person at an HCCU branch.

## COME TO OUR TOWN HALL MEETING!

If you have any questions this is the perfect time to ask them.

**WHEN:** NOVEMBER 10<sup>TH</sup>, 2022 | 5:00-6:30 PM

**WHERE:** HOLIDAY INN EXPRESS - HAYWARD

*Can't Make it? Visit [hccuonline.com/SCCU](https://hccuonline.com/SCCU) for more info.*