

Better Together.

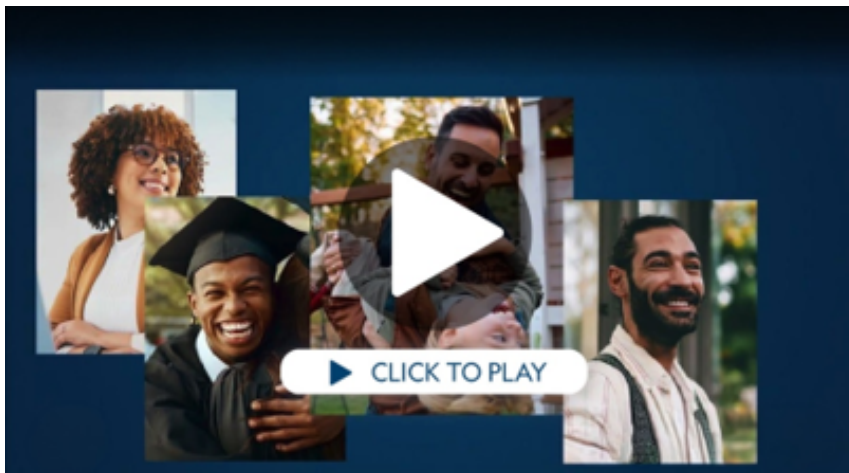
Wednesday, August 12, 2026

Dear Full Name,

We are reaching out to you today to thank you for your membership with Vanderbilt Credit Union and ask for your help in guiding the future of the Credit Union. Your vote is needed for us to move forward with our merger with Fortera Credit Union. The easiest way to vote is to Visit <https://vanderbiltcu.org> and choose **BEGIN VOTING** using your **Election ID: 999999**.

Among the many benefits of this proposed merger is the free access Vanderbilt Credit Union members will have to Fortera's Financial Wellness program.

Fortera's Financial Wellness initiative is designed to empower members with the knowledge and tools to make informed financial decisions. Whether through helpful workshops, online resources, or one-on-one guidance, Fortera's goal is to make a financial journey that's understandable, manageable, and aligned with what matters most to you. We encourage you to click on the video below to watch an overview of this great program that all Vanderbilt Credit Union members will have access to if the merger is approved.



Your Action Needed

1. Please review the [merger documents](#) mailed and emailed to Members regarding Vanderbilt Credit Union's proposed merger with Fortera Credit Union.
2. Vote on the proposed merger. Please vote on or before September 2, 2026, at 5:30 p.m., through one of the following options:
 - a. Mark the mailed ballot and return it in the provided envelope; or
 - b. Visit <https://vanderbiltcu.org> and choose **BEGIN VOTING** using your **Election ID: 999999**; or
 - c. Visit either of our branch locations to pick up a mail-in ballot; or
 - d. Attend the Special Called Meeting on September 2, 2026, at 5:00 p.m. at Vanderbilt University Hospital in Light Hall room 202 at 2215 Garland Avenue, Nashville, TN 37232.

Have Questions

We're always here to answer any questions you have. You can call us at 615-922-2661, email us at creditunion@vanderbilt.edu, visit our website at <https://vanderbiltcu.org> (look for the Begin Voting icon) or come see us in-person at either of our branch locations.