



Dear Valued Member,

Voting is underway on our proposed merger with Fortera Credit Union. You should have received your Voting Packet in the mail, as well as email notices from CU Ballot, outlining the voting process. This is an important decision that will help shape the future of our credit union, and we encourage every eligible member to cast your vote now as the September 2nd deadline is fast approaching.

Why the Merger is Important

Partnering with Fortera will bring meaningful benefits and helps position Vanderbilt Credit Union for continued growth. The merger will provide our members with

- **Greater financial strength** - a combined institution with roughly \$980 million in assets and 90,000+ members, meaning more resources behind every account
- **Expanded access** - more branch and shared-branching locations across Tennessee and Kentucky, plus access to extended support hours
- **Better digital tools** - modernized online and mobile banking, faster service innovation
- **Competitive rates and products** - backed by greater scale
- **Access to Financial Wellness** – members will gain access to Fortera’s free Financial Wellness and Education programs

Why Fortera

- Named #2 Credit Union in Tennessee on the 2026 Forbes Best-In-State Credit Unions list
- Great Place to Work Certified, four years running
- Voted Best Credit Union in the 2025 Best of Clarksville awards, plus Gold honors in Credit Union, Home/Mortgage, Wealth Management, and Workplace categories
- Fortera branches received over 350 Google Reviews in 2025 with an average rating of 4.7 out of 5 stars

- Over -

- Established, trusted partnership: Fortera and Vanderbilt CU have partnered to provide members with quality, affordable mortgage services for years. This merger deepens a relationship that's already earned your trust. Fortera was named Associate of the Year by Clarksville Home Builders Association and received the Realtors Champion Award from the Hopkinsville/Christian & Todd County Association of Realtors

What Stays the Same

Vanderbilt Credit Union will become a division of Fortera, operating under our existing name and brand. The unique partnership preserves Vanderbilt Credit Union's heritage while adding Fortera's scale and technology to better serve the Vanderbilt University and Vanderbilt Health communities.

Vote Today

Voting is simple and only takes a few minutes. To vote, simply visit <https://vanderbiltcu.org/> or scan the QR Code below and then click the Begin Voting button. You should have also received an envelope in the mail with a ballot you can complete and mail back using the enclosed envelope. You will need either your Election ID that was included in the email you should have received from CU Ballot or your Member Number. If you don't know your Member Number, please reach out to our staff and we will be happy to provide that to you.

Questions?

If you have any questions about the voting process, you can call us at 615.922.2661, email us at creditunion@vanderbilt.edu or come see us in-person at either of our branch locations. You can also find a list of Merger Frequently Asked questions on our website at https://vanderbiltcu.org/merger_news/.

Sincerely,

Vanderbilt Credit Union



Scan QR Code to vote electronically