



September 15, 2025

To Our Valued Customers:

It is our privilege to share with you the news that DFCU Financial has announced its intentions to acquire Winter Park National Bank. The completion of the acquisition remains contingent upon the receipt of final state and federal regulatory approvals and the satisfaction or waiver of other customary closing conditions.

We are enthusiastic about a partnership between two financially sound institutions that share similar histories and philosophies. This partnership is a proactive step by both parties to enhance the strengths of each institution. We will be able to provide the best of both organizations to our employees and to our customers, with the ability to offer expanded products and services, a variety of mortgage loans, and specifically a full suite of commercial services from commercial loans to enhanced commercial deposit products, as well as increased financial assets and combined technology.

Below you will find information regarding the benefits of becoming a member of DFCU Financial, what to expect with the transition from Winter Park National Bank to DFCU Financial, and changes in account insurance from FDIC (Federal Deposit Insurance Corporation) to NCUA (National Credit Union Administration).

**Benefits of Membership at DFCU Financial:**

- DFCU Financial is a not-for-profit, member-owned financial cooperative with a vision to enhance the financial well-being of its members and community. Every day we focus on our mission of being proud financial partners to our members. Upon regulatory approval all of the current customers of Winter Park National Bank will qualify as members of DFCU. Additionally, DFCU will fund up to a \$5 share account for all Winter Park National Bank customers that do not have a minimum \$5 deposit account with Winter Park National Bank. DFCU Financial provides a wide variety of financial tools and solutions as well as a full suite of consumer accounts and services.
- DFCU Financial has served Michigan since 1950 and has experienced sustained growth and stability for 75 years making it a pillar in the Ann Arbor, Grand Rapids, Lansing, and Metro Detroit communities in Michigan and more recently with our entry into the greater Tampa Bay metropolitan area, Naples, and Fort Myers, Florida.
- As one of the largest credit unions in the state of Michigan, DFCU Financial currently serves more than 240,000 members and demonstrates a powerful commitment to our communities, customers, and employees. Membership is based on the location in which you reside, work, worship or go to school. DFCU has filed for a field of membership expansion to add the following counties in Florida: Orange, Seminole, Osceola, Lake, Volusia, and Sumter.



- With assets of more than \$6.7 billion, DFCU Financial can provide expanded offerings in personal banking accounts and services. Furthermore, you will have access to 35 branch locations and a nationwide ATM network with more than 30,000 ATMs.
- DFCU Financial is committed to the communities it serves and shows that commitment through employee volunteer hours, charitable donations, and partnerships with non-profit organizations. In 2024, DFCU invested over \$300,000 philanthropically with a focus on key areas of education and health and well-being. Additionally, DFCU donated \$50,000 towards the fight against local hunger supporting Detroit, Tampa Bay, and Fort Myers. DFCU plans to bring that same commitment to Central Florida with its acquisition of Winter Park National Bank.

### **What to Expect:**

We are working to make the transition from Winter Park National Bank to DFCU Financial as seamless as possible. Completion of the acquisition, or “closing,” is expected to take place around the fourth quarter of 2025, and you will start to notice the transition at that time. However, most changes to accounts and services offered will not occur until “account conversion,” which we anticipate completing before the end of the first quarter of 2026. More information regarding closing and the account conversion can be found below. While there may be other changes as the transition continues, we will always keep you informed prior to such changes.

### **Closing Process:**

- After closing, all Winter Park National Bank deposit and loan products will be combined into DFCU Financial’s records for accounting purposes. You may receive additional communications with details of any immediate changes to the account naming, structure, or fees in advance of closing. Additional changes may occur later as part of the account conversion.
- After closing, deposit accounts will be insured by NCUA up to \$250,000 per account category. This includes any new deposits or additions to existing deposits made by you in DFCU Financial. The NCUA is a federal agency created by the United States Congress that administers the National Credit Union Share Insurance Fund and offers similar deposit insurance to that of the FDIC. *(See the NCUA and FDIC Insurance comparison chart in this document below.)* Following the transfer of your deposits to DFCU Financial, Winter Park National Bank will voluntarily terminate the insurance of its deposits by the Federal Deposit Insurance Corporation. This notice of termination of FDIC insurance is being provided pursuant to 12 CFR 307.3. Please contact Ms. Teague Gilliland, Compliance Officer with Winter Park National Bank, by mail at 201 N. New York Ave. #100, Winter Park, FL 32789, or by phone at (407) 853-7100 if additional information is needed regarding this notice or the insured status of your account(s).
- Signage at Winter Park National Bank branches will transition to DFCU Financial.



- Winter Park National Bank customers will need to rely upon the former Winter Park National Bank locations only for service of existing accounts until all accounts are integrated at account conversion, which will occur in the first quarter of 2026 as further discussed below. All Winter Park National Bank locations will be retained as branch offices after closing.
- Winter Park National Bank customers will be able to use ATMs fee-free at both Publix Presto and CO-OP ATM locations ([www.coop.org/Shared-Branch-ATM](http://www.coop.org/Shared-Branch-ATM)) with their Winter Park National Bank debit cards until system conversion in the first quarter of 2026.
  - All direct deposits (Social Security, payroll, etc.), automatic withdrawals or transfers, and any transactions (debit card transactions or checks) will continue to process and post to your account.
  - You can continue to use your existing Winter Park National Bank checks and debit cards.
  - You will continue to receive your account statements as you do today. Following the transaction closing, your statement(s) will be updated to reflect DFCU Financial.
  - Your existing Winter Park National Bank credit card is currently issued and managed by Card Assets and will continue to operate beyond closing. You can continue to contact your branch as you do today.

#### **Account Conversion Process:**

- The account conversion is tentatively planned for the first quarter of 2026. You will receive important information about the account conversion at least 30 days in advance of the transition of accounts and services as well as an outline of any changes being made to your accounts with DFCU Financial, account terms and conditions, or fee schedule.
- Winter Park National Bank debit card holders will be sent new DFCU Financial debit cards. You'll also receive new checks and will be provided updated information for your direct deposit and ACH transactions. You may continue to use your existing Winter Park National Bank debit cards and checks until your replacement cards and checks arrive.
- Following the account conversion planned for the first quarter of 2026, in addition to being able to make deposit and loan payments as you do today, you can also make loan payments at any DFCU Financial full-service branch location; by mail to DFCU Financial, PO Box 6048, Dearborn, Michigan 48121-6048; or visit [dfcufinancial.com](http://dfcufinancial.com) for more options.
- Following the account conversion, Winter Park National Bank's current online and mobile banking platform will no longer be accessible, but digital banking services will be available at [dfcufinancial.com](http://dfcufinancial.com). Directions regarding access and initial login will be sent in future communications.
- Following the account conversion, you will be able to use any branch or ATM within in the network. For a full list of DFCU Financial branch locations, ATMs, and nationwide CO-OP ATM locations, visit [dfcufinancial.com](http://dfcufinancial.com).
- A final account statement will be sent. You'll receive the account history since your last statement and through the last business day prior to the account conversion.



- Following the account conversion, you will receive your first integrated DFCU Financial account statement. Your first statement will serve as reference to verify balances, etc. by matching it to your former Winter Park National Bank statement.

**How to Get Additional Information:**

We know you'll have additional questions, so we have a dedicated resource page at [info.dfcufinancial.com/dfcu\\_wp](http://info.dfcufinancial.com/dfcu_wp) with information about the transaction, closing, anticipated account conversion, and more. We have enclosed both a Frequently Asked Questions (FAQ) page with additional details and a link to DFCU Financial's Privacy Policy.

We are excited about this transition and look forward to serving you!

Sincerely,

David Dotherow  
CEO  
Winter Park National Bank

Ryan Goldberg  
President & CEO  
DFCU Financial



## NCUA and FDIC Insurance Comparison

	<b>Single Account (one owner)</b>	<b>Joint Account (more than one owner)</b>	<b>Retirement Accounts (includes IRAs)</b>	<b>Revocable Trust Accounts</b>	<b>Corporation, Partnership, and Unincorporated Association Accounts</b>	<b>Government Accounts</b>
<b>NCUA Insured</b>	\$250,000 per owner	\$250,000 per co-owner	\$250,000 per owner  \$250,000 for Keogh  <i>All IRA coverage is separate and in addition to coverage for other credit union accounts</i>	\$250,000 per owner per beneficiaries  <i>(includes Coverdell Education Savings accounts)</i>	\$250,000 per corporation, Partnership or unincorporated association	\$250,000 per official custodian
<b>FDIC Insured</b>	\$250,000 Per owner	\$250,000 per co-owner	\$250,000 per owner	\$250,000 per owner per beneficiary up to 5 beneficiaries	\$250,000 per corporation, Partnership or unincorporated association	\$250,000 per official custodian

*Note: See NCUA's website at [www.ncua.gov](http://www.ncua.gov) and FDIC's website at [www.fdic.gov](http://www.fdic.gov) where more detailed information about share and deposit insurance can be found.*

## Questions and Answers: Account Conversion

### When will the account conversion take place?

Account conversion is currently planned for the first quarter of 2026. While access to some services may transition at different intervals leading up to and through the account conversion, there should be no impact to your ability to use your account up to and through conversion.

### Will my account number or account names change with the account conversion?

You'll receive more information on any account changes as we get closer to account conversion.



**Will I need to update my ACH (Automated Clearing House) transactions (Social Security, payroll, etc.)?**

Following account conversion, you will need to contact any business that you provided your account information to for ACH payments or deposits and provide your updated routing number: 072486791. We'll provide you with more information as we get closer to account conversion.

**Will fees change?**

You will receive a copy of DFCU Financial's fee schedule in future correspondence. While you may notice different terminology and intervals at which fees may be charged, it is our goal to keep total fee amounts the same or less than what was historically charged.

**Will new debit cards be issued as part of the account conversion?**

Yes, new debit cards will be sent to replace existing Winter Park National Bank-branded debit cards, and you will be sent new personal identification numbers (PINs).

**What is DFCU Financial's routing and transit number?**

Routing and transit number is 072486791.

**Will my Winter Park National Bank checks still work, or do I need to order new ones?**

While Winter Park National Bank checks will be accepted and processed as normal, you will be provided with new checks prior to or following account conversion. More details will be included in future correspondence.

**Will this affect Winter Park National Bank's branches or ATMs?**

DFCU will keep all Winter Park National Bank existing locations and ATMs in operation. This includes a new office in Winter Park. After conversion, you will have access to all DFCU Financial branch locations ATMs and nationwide CO-OP ATM locations.

**Will this affect my ability to do transactions by mail or my safe deposit box?**

Transactions by mail will not change. After system conversion DFCU will accept loan payments at any DFCU Financial full-service location and or at P.O. Box 6048, Dearborn Michigan 48121-6048. Assistance will also be offered through DFCU's call center M-F and Saturday 9 am - 2 pm as well as additional support for mobile wallet transactions. Safe Deposit boxes will continue to be offered and will not be affected by the transaction.

**Will my consumer loan(s) remain the same following account conversion?**

We expect your existing consumer loans to transfer to DFCU Financial with the same terms. In the event that a change to any particular loan could be necessary, we will contact you to discuss all available options.

**How will this affect my loan payments?**

You will continue to make loan payments to Winter Park National Bank until account conversion. Following conversion, you will make loan payments to DFCU Financial.

**When will I receive my account statement from DFCU Financial?**

You'll receive the account history since your last statement and through the last business day prior to account conversion. Following the account conversion, you will receive your first integrated DFCU Financial account statement. That first statement will serve as reference to verify balances, etc. by matching it to your former Winter Park National Bank statement.

**Will my certificate rates change?**

All certificate products will retain their structure and term when converted.

**Will beneficiaries transfer with account(s)?**

Any previously designated beneficiaries will follow the account when integrated with DFCU Financial's system.

**When will I be able to use a DFCU Financial CO-OP ATM?**

After closing, Winter Park National Bank customers will be able to use ATMs fee free at both Publix Presto and CO-OP ATM locations ([coop.org/Shared-Branch-ATM](http://coop.org/Shared-Branch-ATM)) with their Winter Park National Bank ATM and debit cards.

Following the account conversion, you will be able to use any branch or ATM within DFCU Financial's network. You may also use any credit union participating in the CO-OP Shared Branch network. The CO-OP Shared Branch network allows credit union members to access their account and conduct transactions at more than 5,000 credit union locations nationwide. For a full list of DFCU Financial branch locations, ATMs, and nationwide CO-OP Shared Branch locations, visit [dfcufinancial.com/locations-and-hours](http://dfcufinancial.com/locations-and-hours).

**Does DFCU Financial offer account access by phone and when will it be available to me?**

Yes, the credit union offers 24-hour telephone banking, an audio response system that allows access to account balances and history, and Member Service Agents are available Monday-Friday from 9 am – 5 pm and Saturday 9 am – 2 pm. Service is accessible when calling our toll-free number 888-336-2700, and we expect it to be available after account conversion.

**When will digital/mobile access be available?**

Winter Park National Bank's current online and mobile banking will be inaccessible after conversion. Digital Services will be available via DFCU Financial's digital and mobile banking platforms after account conversion. A detailed communication about initial access will be sent in future correspondence.

**Does DFCU Financial support mobile wallet transactions?**

Yes, DFCU Financial supports Apple Pay and Google Pay.

*Apple Pay is a registered trademark of Apple, Inc. Google Pay is a trademark of Google LLC.*

**Where can I go to find out more about DFCU Financial?**

- Website: [dfcufinancial.com](http://dfcufinancial.com)
- Facebook: [facebook.com/dfcufinancial](https://facebook.com/dfcufinancial)
- LinkedIn: [linkedin.com/company/dfcu-financial/](https://linkedin.com/company/dfcu-financial/)
- Twitter: [twitter.com/dfcu\\_financial](https://twitter.com/dfcu_financial) (@dfcu\_financial)



- Instagram: [instagram.com/dfcufinancial/](https://www.instagram.com/dfcufinancial/) (@dfcufinancial)
- YouTube: [youtube.com/user/DFCUFinancial](https://www.youtube.com/user/DFCUFinancial)
- Locations and hours: [dfcufinancial.com/locations-and-hours](https://dfcufinancial.com/locations-and-hours)

### **What are DFCU Financial's hours?**

To learn more about DFCU Financial's branch locations and hours, please visit [dfcufinancial.com/locations-and-hours](https://dfcufinancial.com/locations-and-hours). The hours at the Florida locations will remain the same.

### **Who can join DFCU Financial?**

DFCU Financial proudly serves those who reside, work, worship or go to school in the lower peninsula of the state of Michigan and a nine-county region primarily located along the Gulf Coast of Florida which includes Hillsborough, Pinellas, Pasco, Polk, Manatee, Sarasota, Lee, Collier and Charlotte counties. To find out more, visit the About DFCU section on our website. For Florida residents, DFCU Financial has applied for regulatory approval to expand into a six-county region around the Winter Park Florida area, which include Orange, Seminole, Lake, Osceola, Volusia, and Sumter counties. All current customers of Winter Park National Bank will qualify as members of DFCU. Additionally, DFCU will fund up to a \$5 share account for all Winter Park National Bank customers that do not have a minimum \$5 deposit account with Winter Park National Bank.

### **Where can I find the DFCU Financial Privacy Policy?**

To view, please visit [dfcufinancial.com/Privacy-Policy](https://dfcufinancial.com/Privacy-Policy).