



Dear Members of Bear Paw Credit Union,

At Bear Paw we have always been proud of the personal relationships we have built in our communities and the way we have served our members' needs, regardless of where they are on their financial journey.

Over the past few years, the Bear Paw Board of Directors has examined growth strategies for the credit union. Their goal is to ensure that we continue to serve our members with products and services that help families on the hi-line to have a better financial future and to have improved online and mobile banking for easier access to funds. The recommendation that was best for the members, as well as the employees, was to merge with a financial partner with similar values.

We are excited about the merger with Altana. This merger is a perfect solution for our members. You will gain technology that is going to make a real difference in how you view your finances.

Altana's online banking offers state-of-the-art technology such as a free Credit Score and Report built into their online banking that analyzes what makes up your score and offers tips on how to increase it. They also have "conversations" which allow you to securely ask any question about your accounts and transactions, and many other features.

You will continue to work with the same Bear Paw staff you are accustomed to seeing in your local branch. They are excited about the change too, as they will have some new tools to help them with their jobs and new growth and professional development opportunities available to them.

We look forward to serving you with the same personal service you've come to know and expect.

Sincerely,

Albert Vukasin
President/CEO
Bear Paw Credit Union