



An Open Letter to ALL Members of Human Services Employees' Credit Union

January 10, 2012

As Board members and staff of Human Services Employees' Credit Union (Human Services ECU), it has been our privilege to serve you and your family since 1951. We are proud of our long history as a safe, sound and healthy credit union whose #1 priority has always been to provide our members with outstanding, economical financial products and exceptional service. Our mission is to meet YOUR needs and to do whatever it takes to exceed your expectations! After all, you are the member-owner of this credit union!

Over the past year, your Board of Directors has taken an in-depth look at the future of financial services and how Human Services ECU will provide the upcoming innovations in products and services to our members. After extensive research, review, planning, and discussions, your Board of Directors elected to seek a credit union merger partner who can successfully carry our membership into the future and who shares our deep-rooted service commitment as well.

The Board explored a number of merger partner possibilities and determined that Atlanta Postal Credit Union (APCU) would be an excellent partner. Like Human Services ECU, APCU has a long history of safety and soundness. APCU has served its members and their families since 1925. APCU was the first credit union chartered in Georgia. APCU's primary focus has been on serving members employed in the public sector so APCU's staff understands and appreciates the unique needs of these members. While serving over 99,000 members worldwide, APCU has been able to successfully maintain the "member service commitment" that we, at Human Services ECU, have always held closely as our compass.

Several months ago, we approached Atlanta Postal's Board of Directors with our merger proposition. We are happy to report that our discussions with APCU have been extremely positive. We have found that not only does APCU share the same values as Human Services ECU, they offer members services that are very similar, but with some distinct differences that will definitely benefit YOU! For example:

- APCU's savings, checking, certificate and IRA account dividend rates are generally higher than those offered by Human Services ECU and other financial institutions, so your money will work harder for you.
- APCU will be adding new technology in early 2012 that will allow members to have convenient mobile access to their accounts.
- APCU, whose Main Office is located at 3900 Crown Road, Atlanta, GA 30380-0001, has six branches in the Atlanta metro area and one branch in Macon. This gives our members more locations where they can perform financial transactions. APCU also participates in the Credit Union Service Center network.
- APCU has a very robust Internet Branch so you can handle your financial business 24/7, no matter where you happen to be. This includes free bill pay and presentment services as well as a personal financial management tool to assist members in more effectively managing their money.
- APCU has a "real person" answering their telephone lines during normal business hours. There is always a friendly, professional staff member standing by to help members with all their financial needs.

And, of course, Human Services ECU members will continue to have these benefits available:

- We will retain our current office and will become "Human Services ECU, a branch of Atlanta Postal Credit Union".
- Human Services ECU staff will remain on board after the merger is complete.
- The majority of our Board members will continue to serve during the transitional period.
- We will continue to have money to lend for just about any worthwhile purpose including vehicle, mortgage and RV loans, with affordable rates and flexible repayment terms,
- Our Youth Program will be enhanced to offer new features to help young members develop the financial skills they need to be successful in the future.
- We will continue to be available to provide financial literacy training programs when and where they are needed.
- You'll continue to enjoy fast, friendly, personalized service.
- You will remain a member of a strong, safe, sound, and insured credit union!

We are so very excited about this opportunity to further support your financial well being and that of your family by increasing the benefits you receive from your credit union! Our sole objective is to help build a bridge to a better tomorrow for our valued members!

We are eager to discuss the merger proposal with you and answer any questions you may have! Please email questions to us at: merger@HSECU.org, or call Elaine at (404) 965-2740. If you prefer, write to us care of: DIRECTORS/Merger, 101 Marietta St, Ste 140, Atlanta, GA 30303. We will also be happy to address your questions at our January Board meeting on Tuesday, January 17, 2012 at 12:00 noon, on the 7th floor of Two Peachtree Street, Atlanta, GA.

Our goal is to convert all of our members' accounts, and Human Services ECU's assets and liabilities to APCU on July 1, 2012. As a member-owner of Human Services ECU, we need your vote of approval to move forward with our merger plans and meet this goal.

Our Annual/Special Meeting will be held on Tuesday, February 28, 2012 at 10:00 AM on the 7th floor of Two Peachtree Street, Atlanta, GA. The purpose of the meeting is to consider and act upon the proposal to merge our credit union with Atlanta Postal Credit Union. Membership approval must be indicated by not less than two-thirds of the members of the Human Services ECU present and eligible to vote at a meeting called for that purpose. Members must be in good standing with the credit union to be eligible to cast their vote. A sample Ballot is enclosed for your information.

We look forward to seeing you at this very important meeting! We are Human Services Employees' Credit Union - where membership matters!

Sincerely,

A handwritten signature in black ink that reads "Elaine Robbins".

Elaine Robbins, CCUE
President/CEO

A handwritten signature in black ink that reads "Kate Pfirman".

Kate Pfirman, Chairman
Board of Directors

Enclosures

cc: NCUA Regional Director
Georgia Department of Banking and Finance