

February 16, 2010

Dear Member (Brantford Branch):

For several reasons, the former "Badge Credit Union" members and staff were very supportive of the merger with HMECU in 2004. One of those reasons was the prospect that one day the current branch would relocate. The "little house on Colborne Street" has served our members very well for 58 years. However, most of our members will agree that a new and modern branch facility that offers, ample free parking, ATMs, safety deposit boxes and other full service banking amenities is long overdue.

We are sending you this letter today to share some exciting news. HMECU is now in the early stages of the planning, search and relocation of our Brantford Branch!

Your Board of Directors has struck a Building Committee that will provide direction to our senior management team and generally oversee this relocation project. You will also be pleased to know that your Brantford Branch Manager, Lena Graves, has been appointed to this committee to assist in representing the interests of staff and members of our Brantford Branch.

As one of the initial phases of this project, our committee is seeking input and feedback from our Brantford members. We kindly ask that you take a few minutes to complete the attached questionnaire and drop it into our office or visit www.hmecu.com (look for the Brantford Branch Project Survey banner) and complete the survey on-line.

If all goes as planned our goal is for the new office to be open for business before the end of this year. Going forward we will keep members updated on this initiative via letters and branch notices, as well as on our web site.

Once again, thank you for your loyalty to our credit union. We look forward to your participation in this effort. We also look forward to serving our current and future Brantford members in a new branch for many years to come.

Kenneth Cole
Building Committee Chair

Charlie Collura
Chief Executive Officer