



Letter From the CEO

Dear Valued Member,

With the unfortunate events that transpired this past weekend surrounding the banking industry, we wanted to take this opportunity to assure you that your money is safe, and that HTM Credit Union is financially strong. HTM Credit Union has a long history of stability and has continued through periods of financial uncertainty for more than 85 years.

The difference between HTM Credit Union and many banks is our ability to offer 100% insurance on all deposits. The National Credit Union Administration (NCUA) insures all deposits up to \$250,000. In addition, HTM Credit Union offers insurance on funds over \$250,000. This insurance is referred to as the Massachusetts Share Insurance Corporation (MSIC). This combination of NCUA and MSIC insurance provides full coverage on all of your deposit accounts. Your money is safe with us.

We have a team with deep financial expertise who have utilized best banking practices that ensure your deposits are safe and secure. We are local, we are in your community, and we are here with you and for you throughout your financial journey.

We value your trusted membership and your safety and security are our highest priority. We appreciate your continued loyalty. Please do not hesitate to contact us at 978-374-7386 with any questions.

Sincerely,

Joseph W. Graham

Chief Executive Officer