



March 9, 2026

Dear New Member,

We are thrilled to announce the results of the recent member vote regarding the merger between CALCOE Federal Credit Union and ICCU. CALCOE members have voted in favor of the proposed merger. Together, we were pleased and humbled to see a strong majority of the membership support this significant transition. With the completion of the member vote, we are ready to begin the transition process. This letter will provide you with an overview of the timeline and next steps leading up to the completion of the merger, tentatively scheduled for early June 2026. Ahead of the merger's completion, your membership, accounts, and services will remain on CALCOE's systems, which means no action is required by you.

As we get closer to the final transition, we will communicate updates with you to make sure you are informed and prepared through every step of the process. Now through the end of May, we will send communication via physical mail, about what to expect at the following targeted milestones.

April 2026 – You will receive a formal welcome letter to ICCU, including your updated membership and account agreement and an extensive list of frequently asked questions and answers.

May 2026 – You will receive communication regarding transition next steps, including your updated membership and account information, online banking enrollment assistance, as well as information about receiving new checks and debit/credit card(s).

As we work through the transition, you can stay informed of merger details at iccu.com/calcoe. You can also learn more about ICCU at iccu.com/welcome. Enclosed you will find the ICCU Privacy Policy to ensure that you are fully informed on how your information will be protected now and after the migration of your membership.

We understand that changes can bring questions and uncertainties, and we are committed to making this transition as smooth and transparent as possible. Our goal is to provide you with exceptional service and support throughout this transition. As an institution, we are excited to show you the ICCU difference and help you begin this new journey knowing ICCU is here to help you achieve financial success.

Thank you for your trust and loyalty. We look forward to serving you as part of our ICCU family.

Sincerely,

Your Friends at ICCU



FACTS

WHAT DOES IDAHO CENTRAL CREDIT UNION (ICCU) DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and transaction history
- credit history and credit scores

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons ICCU choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ICCU share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

Call 1-800-456-5067

Please note: If you are a *new member*, we can begin sharing your information 30 days from the date we provide this notice. When you are *no longer* our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 1-800-456-5067, visit www.iccu.com, or write us at ICCU, P.O. Box 2469, Pocatello, ID 83206-2469.

Who we are

Who is providing this notice?	ICCU and ICCU Insurance Services
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What we do

How does ICCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
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How does ICCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to you individually- unless you tell us otherwise.
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliate is ICCU Insurance Services.</i>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>ICCU does not share with nonaffiliates so they can market to you.</i>
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Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include investment and financial service providers and insurance companies.</i>
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Other important information

Privacy Policy Changes. We reserve the right to amend this Privacy Policy at any time without notice other than as required by applicable law; you can view the latest version at www.iccu.com.

Geolocation Information. Our online banking app periodically collects, transmits, and uses geolocation information to support features that prevent fraudulent card use and alerts, but only if you expressly authorize collection of such information. You may choose whether geolocation information can be monitored on a continuous basis in the background, only while the app is being used, or not at all. You can change your location permissions at any time in your device settings.