

Better Together

FIRST BRISTOL
FEDERAL CREDIT UNION

Sharing exciting news about a partnership opportunity

Our Board has voted unanimously to pursue a cooperative partnership with **Nutmeg State Financial Credit Union** to bring greater value to our members. Through this partnership, you can look forward to much more from your credit union, with our same personal service & cooperative heritage.

MORE Branches & ATMs

- Our branches will remain open PLUS an expanded branch network across CT
- 30,000+ fee-free ATMs
- Expanded Call Center hours
- Live Chat

BETTER Rates

- Members earn more with higher deposit dividends & certificate rates

BUSINESS BANKING Services

- Business Savings, Checking & Money Market Accounts
- Merchant Services & Business Credit Cards
- Business Lending & Insurance Programs

NEW Products & Services

- Credit cards with loyalty program benefits
- New checking account options with ATM fee rebates & cash back on debit purchases
- Financial Planning Services
- Homeowners, auto, life, renters & motorcycle insurance
- No NSF or overdraft transfer fees
- Youth Accounts
- Health Savings Accounts

MORE Low-Rate Loan Products

- First-time home buyer programs
- Smart Energy Loans
- Car Ownership Program

First Bristol Federal Credit Union has been here for the sole benefit of member-owners for 88 years. We ask for your support as we take this next important step in our heritage to serve your best interests and financial needs.

Why is First Bristol FCU merging with Nutmeg State FCU?

Very simply, we want to bring members more from their credit union -- more branches, more products and services, and more convenience. We know it would take us years to grow to the point where we could offer members all the benefits this partnership will bring. Together, we can offer you much more from your credit union -- with the same personal service, commitment to our community, and cooperative heritage.

Who is Nutmeg?

Founded in 1936, Nutmeg (nutmegstatefcu.org) is a federally insured, full service \$565 million credit union that currently has nine branches across Connecticut. Nutmeg is one of the strongest credit unions in the state, providing safety and security for your accounts with shared cooperative values and a deep commitment to its members and communities.

How will members benefit?

This exciting partnership is solely to benefit you. After the merger is complete, members will have an expanded branch network, 30,000+ fee-free ATMs, and many new products and services members have been asking for -- including more checking accounts, new loan options, financial planning, insurance services, and business banking, to list just a few benefits.

Will First Bristol FCU branches remain open?

Our two branches will remain open with the same team members, dedicated to serving the needs of our members and our Bristol community, just as we do today.

Will I still receive personalized service?

You will see the same friendly faces with the same personal service. The reason our two cooperative credit unions are proposing this partnership is to better serve our member-owners and your unique needs.

Will products/services change?

You will have many more products and services to choose from after the merger. We will send you detailed information about all the new products and services available to you after all approvals have been received.

Will my accounts continue to be insured?

Your accounts will remain safe, sound and federally insured through the National Credit Union Share Insurance Fund, a U.S. Government Agency, just as they are today.

What will the name of the new organization be?

We will continue to operate under the First Bristol FCU name until we combine our credit union systems, which we estimate would be in early 2025. After that, we plan to transition to the Nutmeg name.

Can I use Nutmeg branches or these new services now?

Not yet. We'll let you know as soon as these branches and new services are available for you to use after all approvals have been received.

How will my accounts be impacted?

We will take the time to ensure the integration between our credit unions is as seamless as possible so you can conduct business as you always have – with many more products and services to choose from.

What is the merger process and timeline?

After we receive regulatory approval, we will ask members to vote on the merger. We hope you will give your approval for this exciting partnership opportunity. Assuming all approvals are received, we hope to have the merger finalized by spring, 2024.



Visit nutmegstatefcu.org for a complete list of branches, ATMs, new products, and services available to you from your credit union through this merger. Stay tuned for more information about this exciting partnership opportunity coming soon.

Questions about our partnership?

We're here to answer your questions! Please contact us if you have any questions about this partnership and what it means to you.

By Phone: 860-584-0956

By Email: bettertogether@firstbristol.org

Or Online: www.firstbristol.org/bettertogether

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Better Together

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Social Media



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