



Welcome to Zeal! It gives me great pleasure to welcome the CU Advantage members and team to Zeal Credit Union!

At Zeal, we are committed to enhancing our products, services, community outreach, and materials to help achieve the financial goals of both you and your loved ones. Our staff is made up of highly trained, passionate individuals who consistently provide exceptional experiences to every member, every day.

**Newsweek recently named Zeal Credit Union as one of “America’s Best Banks and Credit Unions 2025.”** This achievement is a direct reflection of our team and partners remaining steadfast in the mission to provide exceptional service to the hardworking Americans we serve.

The merger of CU Advantage into Zeal Credit Union will only enhance this level of service, allowing Zeal to continue providing exceptional financial options and opportunities to all our amazing members - **like you!**

With Character, Empathy, and a whole lot of Passion, Zeal is pleased to welcome you to the family – we’re so happy to have you here.

A handwritten signature in black ink that reads "Julie Kreinbring". The signature is fluid and cursive.

**Julie Kreinbring**

President/CEO  
Zeal Credit Union



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Zeal Credit Union is the perfect choice for our approved merger partnership, bringing not only financial stability and competitive rates, but the excellent service our members deserve. Combining with Zeal Credit Union will ensure the needs of CUA members will continue to be met for many years to come. Along with twelve additional branch locations, various product and service upgrades, plus career opportunities for the team, this merger will position all members for financial success.

Zeal Credit Union's pillars – **Acting with Passion, Living with Character and Feeling with Empathy** – will further enhance member experiences from account opening to retirement. The team has been completely embraced by Zeal, so you'll still see our familiar faces!

I will continue on during the merger, working side by side with Julie Kreinbring to make the member transition as convenient and easy as possible. I have been privileged to manage Credit Union Advantage for more than 25 years and I am so excited and more than confident that our members are in excellent hands!

I am so proud of the work CU Advantage has accomplished thus far, but with this new beginning, I look forward to seeing what more we can accomplish as part of Zeal Credit Union.

*Jan Zuchowicz*

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President/CEO  
Credit Union Advantage