

Dear Valued Member,

We are writing to you to say that it is with mixed emotions that we announce the closure of our Anoka branch at 601 East Main Street, Anoka, MN.

There are many contributing factors we considered before making the difficult decision to close the Anoka location. The primary reasons that supported our decision are the declining number of members using the facility, costs associated with maintaining the facility, declining employment trends and the expanded members' use of remote services.

More and more members are using our online and mobile app services to conduct their daily business. And for those times when you want in-person visits, we have two other full-service facilities located less than 3 miles from the Anoka branch. These factors have made the Anoka branch unsustainable in the present and future environment.

The current Anoka site has been closed since the start of the pandemic so that it could operate as a back-up, clean site in the event that we had a COVID-19 outbreak at any of our other facilities. During the past 15 months, member traffic and trends indicated to us that our members could be better served using alternatives other than the Anoka site. The Board of Directors and Management of AHCUC had to make a financial decision in the best interests of all of our members. We had to put aside our nostalgic appreciation for the Anoka branch location, which includes my (Jeff) first office 30 years ago, and look to the future to provide the most financially responsible, yet convenient, means to do business with our members.

We understand that some of you, like us, will miss the Anoka branch location. The remaining staff from Anoka, will be at the Coon Rapids and Champlin branches and are ready and looking forward to providing you with our superior member service.

Thank you for your understanding and your continued loyalty to Anoka Hennepin Credit Union.

Cooperatively,



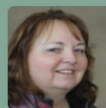
Jeff Claussen, President/CEO and Mark Undis, Board of Directors Chair

If you have any questions or comments, please reach out to us at 763.422.0290. We are prepared to help you make this transition with us with the least inconvenience to yourselves. You can also reach us at www.ahcu.coop, find ATM locations, or use our free AHCUCface2face video chat to have one of our staff walk you through any issue you may have. Let us do the work for you.



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