

NOTICE OF SPECIAL MEETING OF THE MEMBERS OF ODJFS FEDERAL CREDIT UNION

NOTICE IS HEREBY GIVEN that a special meeting of the members of this credit union has been called and will be held virtually at <https://join.freeconferencecall.com/odjfsfcu> on September 20, 2022, at 6:00 p.m. for the following purposes;

1. To consider and act upon a plan and proposal for merging ODJFS Federal Credit Union (ODJFS FCU) with Pathways Financial Credit Union (Pathways), whereby all assets and liabilities of ODJFS FCU will be transferred to Pathways and all members of ODJFS FCU will become members of Pathways and will be entitled to and will receive shares in Pathways for the shares they own in ODJFS FCU on the effective date of the merger.
2. To ratify, confirm and approve the action of the Board of Directors of ODJFS FCU in authorizing the officers of ODJFS FCU, subject to the approval of the members, to do all things and execute all agreements, documents, and other papers necessary to carry out the proposed merger.

The directors of Pathways and ODJFS FCU carefully analyzed the assets and liabilities of each credit union and appraised each credit union's share values. The appraisal of the share values appears on the individual and consolidated financial statements of both credit unions. After a review of each credit union, a joint Board of Directors determined that the shares of Pathways and ODJFS FCU are of equal value and therefore there will be no adjustment of shares.

The directors of Pathways and ODJFS FCU have reached the conclusion that the proposed merger is desirable for the following reasons:

This merger will result in members of ODJFS FCU gaining access to many new products/services and enhanced electronic access to their credit union membership accounts. Members will also gain additional full-service branch access, as the combined credit union will offer up to eleven (11) full-service branches.

The merger will provide ODJFS FCU members with access to over 5,000 Shared Branches and surcharge free ATMs. This will significantly enhance convenient access for the members of ODJFS FCU.

Pathways will be delivering a Comprehensive Digital Experience for ODJFS FCU members. Pathways has the resources to improve account management with the latest technologies, including a full-service online access program with Bill Pay, Mobile Check Deposit, Mobile Account Access, Pay Anyone Payments, Text Alerts, 24/7 Online Loan Application Solutions, and more.

Both credit unions share similar philosophies and a commitment to a high level of service, so apart from the benefits of an increased branch network and access to new products/services, members should see very little change during the transition. All staff members employed by ODJFS FCU will continue to be employed at Pathways.

If this merger is approved, ODJFS FCU members will automatically become Pathways members. The main office of the Continuing Credit Union (Pathways) will be located at 5665 N. Hamilton Rd, Columbus, OH 43230.


To comment on the ODJFS FCU and Pathways merger, please visit:


www.ncua.gov/support-services/credit-union-resources-expansion/resources/comments-proposed-credit-union-mergers


Enclosed with this Notice of Special meeting is a Ballot for Merger Proposal.

There are four easy ways to register your vote:

 **Online:** Visit <https://odjfsfcu.cuballot.com>

 **By phone:** Call 888-568-8960

 **By Mail:** Complete and return your ballot in the enclosed postage-paid envelope so it is received by September 20, 2022. *Branches cannot accept ballots or mail ballots for members.*

 Join the virtual membership meeting on September 20, 2022, at 6:00 p.m. Use the following link to connect to the special membership meeting <https://join.freeconferencecall.com/odjfsfcu>

BY ORDER OF THE BOARD OF DIRECTORS


Lionel Harris
Board Chairman