HOME
FEDERAL CREDIT UNION

131 W. Pike Street, Clarksburg, WV 26301

August 28, 2026

COPY of Letter that went out to all Members 08/28/2026

Dear Member,

As we move closer to the completion of our merger, we want to continue keeping you informed about what to expect and how the transition may affect your account and services.

Over the past several months, we have shared information about the merger and provided answers to some of the questions you may have. We know there is a lot of information to take in, and we appreciate your continued patience as we prepare for this exciting next chapter.

Enclosed with this letter are important disclosures and additional information regarding your account and services, including:

- Your Truth in Savings Disclosures
- Electronic Fund Transfer (EFT) Disclosure
- Our current fee schedule
- Our Privacy Notice
- Additional frequently asked questions addressing some of the details you may be wondering about as we approach the merger.

Some of the enclosed disclosures reflect changes that will take effect in connection with the merger. We encourage you to review these materials carefully and keep them for your records. This information is intended to help you understand what to expect and any changes that may affect your account and the services you use.

As we get closer to the merger, we will provide another important communication with a timeline of key dates and actions. We encourage you to keep that information handy throughout the transition.

Our goal is to make this process as smooth and seamless as possible for you. We understand that changes involving your finances can raise questions, and we are committed to providing clear information and support every step of the way.

Thank you for being a valued member and for placing your trust in us. We look forward to welcoming you into this next chapter and continuing to serve you.

Sincerely,

Natisha Swiger
CEO

(800) 344-6636 (304) 623-6874 info@homefcu.org homefcu.org 131 W. Pike Street, Clarksburg, WV 26301

Frequently Asked Questions— Additional Information

Q. Will my member number change?
A. A specific FAQ went out to each member with this information. If you have any questions please contact us.

Q. Will I have a new Routing Number?
A. Yes. Your new routing number is 251578705. Please do not use your old CAPE routing number after October 1st.

Q. Will Credit Bureau reporting change?
A. Yes. Your credit will now be reported to all three credit bureaus, not just one.

Q. Will my existing Loan Terms Change?
A. No. Your loan will be transferred over to Home FCU, and your original contract will be honored. You can send payment to either credit union location, pay online, or set up an automatic transfer. If you have a current automatic transfer set up at CAPE they will continue to work. If you have a current automatic transfer set up to transfer money through online banking, you will need to set it up again on the new online banking platform.

Q. What will happen to my IRA?
A. Your IRA will move over to Home FCU. Home FCU does offer certificate IRAs should you be interested in the future or want to look into earning more dividends.

Q. What will happen to my Certificate of Deposit?
A. Your certificate will move over to Home FCU at the current rate you have at CAPE. When your certificate renews, we will send you a 10-day notice and you can decide if you want to reinvest. Our certificates pay dividends quarterly and do allow for compounding of dividends which will allow you to earn more on your investment.

Q. Will the CAPE FCU office remain open?
A. Yes, the CAPE FCU office will remain open but will now be a branch of Home FCU. This branch will become our Drive-Thru only branch and the Home FCU branch will become our Walk-In only branch. We will keep the lobby at the current CAPE office open through Friday, October 9th for basic teller services, and any help with setting up new services. All other services like loans will be done at the main Home FCU branch. Starting on Monday, October 12th the CAPE office will be drive-thru only. Home FCU's main branch at 131 W. Pike St (right up the street from CAPE) will be walk-in branch only. CAPE's current staff will be working at both locations.

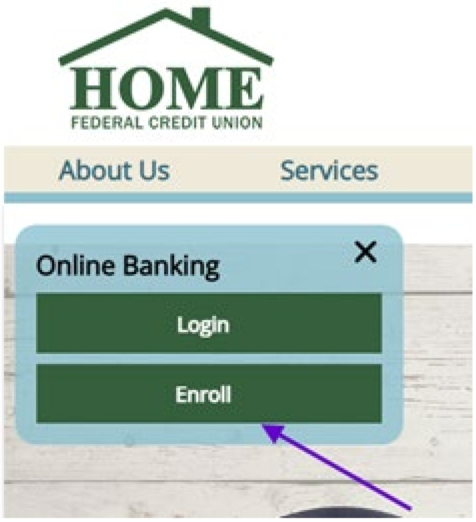
Q. How will I access my Safe Deposit Box?
A. Since your safe deposit box is housed in the drive-thru only branch you can call 304-623-6800 to schedule an appointment or stop by the drive-thru only branch and a staff member will let you in.

Q. What happens with my Bill Pay?
A. Active bill payees and recurring payments will NOT transfer to the New Bill Pay platform. Please consider printing a copy of all of your information already set up for ease of setting up the new bill pay and all histories since no access will be provided after 09/30/26. These items can be set up on or after 10/2/26 the go live date for CAPE members on the new Home FCU online banking.

Q. When is the last day I will have access to my CAPE online banking account?
A. The last day you will have access to your online account at CAPE FCU is 6:00 p.m. on 09/30/2026.

Q. If I do wire transfers will that information change?
A. Yes. If you do wire transfers you will need to call the credit union to get new wiring instructions.

Q. How will I access online banking?
A. You will have to enroll in Home FCU's online banking. This can be done on or after 10/2/26, the go live date for CAPE members on the new system. You will first visit www.HomeFCU.org and click enroll.



Please follow the instructions below to set up your online account:

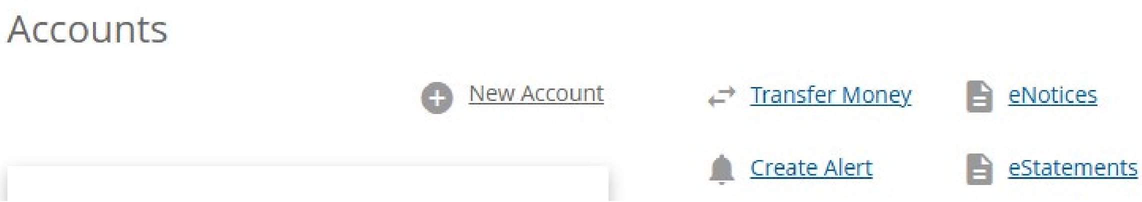
Step-by-Step Directions
<u>Part 1</u>
1. Click "Enroll in Online Banking" on the login screen.
2. Verify reCAPTCHA by clicking "I'm not a robot."
3. Enter the following information:
    - Your member account number
    - PIN *(which is the last 4 digits of the primary member's SSN on the account)*
    - Enter the full Social Security number of the primary member
4. Enter the verification code that was sent to the email address on file
5. Enter the following information:
    - Create your NEW user ID
    - Create a New secure code password
    - Confirm your new password
6. *Part 1 of the enrollment is complete!*

<u>Part 2</u>
1. Return to the login screen and sign in with your New credentials.
2. Enter or Select your phone number for verification.
3. Enter the verification code that was sent.
4. *Part 2 of the enrollment is complete!*

Q. Does Home FCU have a Mobile App?
A. Yes. You can access your Home FCU Mobile App from any smart phone. You can download from your App Store or Play Store.

Q. Will statements remain the same?
A. If you received paper statements before, you will continue to receive paper statements. If you received e-Statements, you will need to re-enroll. Your last statement from CAPE will be in paper form for everyone since you will not have access to retrieve your e-Statement after 09/30/26. Previous e-Statements will not transfer over. If you are enrolled in e-Statements, please make sure you download and save the previous months' e-Statements prior to close of business on 09/30/26.

Q. How do I enroll in e-Statements and eNotices?
A. You will enroll in e-Statements by signing into online banking and then clicking the blue eStatements link. You will enroll in e-Notices by signing into online banking and then clicking the blue eNotices link.



Q. Will I get a new debit card?
A. Yes, you will be getting a new Home FCU debit card. You should receive that card by the end of September. Your card will have the information on it to activate it. Please activate before using and set the PIN. The card will not be useable until October 2, 2026. You will continue using your CAPE FCU card until end of day on October 1, 2026. Please remember that from 09/30/2026 until 10/2/2026 your debit cards will be in offline limits which means your full balance in your account may not be available. You will find your new EFT agreement with Home included in this mailer.

Q. If I have automatic payments set up on my CAPE FCU debit card will I need to set those up again?
A. Yes. You will use your CAPE FCU debit card until October 1, 2026. Any automatic payments will need to be updated with your new Home FCU debit card information.

Q. Will I need to do anything to make sure my collateral is properly insured and protected?
A. Yes. To fully protect our membership and the credit union against unforeseen loss, members with existing collateral loans (autos, boats, motorcycles, motor homes, tractors, ATV's homes, etc.) will need to contact their insurance company and inform them that Home Federal Credit Union will be the new lien holder on the policy. In addition, your policy must have a deductible not greater than $1,000.00. Your insurance company will then need to submit the policy declaration page via mail, fax, or internet to our insurance tracking center at Home FCU 131 W. Pike St. Clarksburg, WV 26301, Fax: 304-623-6874, or email: jennifer@homefcu.org.

Q. When is CAPE FCU merging into Home FCU?
A. The merger date is set for October 1, 2026.

Q. Will I have access to my accounts on October 1, 2026 and will the office be closed?
A. On October 1st, as we complete the merger of CAPE and combine systems, account access will be temporarily unavailable. Debit cards will remain available for purchases within established offline limits. Full account access and normal services will resume on October 2nd. The CAPE branch will be closed on October 1st but will reopen for normal business hours on Friday, October 2nd.

Q. Will we have new contact information?
A. Yes. You will begin using the information below. For the time being if you call the 304-623-4794 you will be able to get in touch with us. We will let you know if and when we discontinue this number. You can also contact us at the following information:

Home Federal Credit Union
131 W. Pike St.
Clarksburg, WV 26301
Phone: 304-623-6800 or 800-344-6636
Fax: 304-623-6874
www.HomeFCU.org Email: info@homefcu.org

Please visit www.HomeFCU.org and click the "Welcome-CAPE" link to access additional information about the merger.

FAQ’s: CAPE’s Merger with Home FCU

Q. Who is Home Federal Credit Union?
A. Headquartered in Clarksburg, WV just up the street from CAPE FCU at 131 W. Pike St., Home FCU is a full-service, $38 million dollar credit union serving several employee groups in North Central West Virginia as well as anyone who lives, works, worships, or attends school in Harrison County. Home FCU is a trusted, long-time member of our community, with a 76- year history of providing excellent, personalized service to its members.

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Q. Will I have access to my accounts on October 1, 2026?
A. On October 1st, as we complete the merger of CAPE and combine systems, account access will be temporarily unavailable. Debit cards will remain available for purchases within established offline limits. Full account access and normal services will resume on October 2nd.

Q. Will the credit union be closed on October 1, 2026?
A. The CAPE FCU office will be closed on October 1st while we complete the merger and system conversion. Normal branch operations will resume on October 2nd with new extended hours listed below.

Q. Will the CAPE FCU office remain open?
A. Yes, the CAPE FCU office will remain open but will now be a branch of Home FCU.

Q. Will there be new hours of operation after the merger?
A. Yes, starting Friday, October 2, 2026. The new hours will be as follows:

Drive-Thru:	**Lobby:**	**Phone:**
Mon -Wed 7:30 – 4:00 Thurs - Fri 7:30 – 5:00	Mon – Fri 8:00 – 4:00	Mon -Wed 8:00 – 4:00 Thurs – Fri 8:00 – 5.00

Q. Can I do banking at either location of Home FCU after October 2, 2026?
A. Yes, you can visit either Clarksburg location, the 131 W. Pike St. or the current 323 E. Pike St. locations.

Q. What should I expect over the coming weeks?
A. Initially, the merger will have little to no impact on your day-to-day credit union experience. As we move closer to the merger, there will be some steps you may need to take, such as enrolling in online banking, setting up mobile banking, setting up Bill Pay and activating new cards if you currently have those services. Any information you need to set up these services will be provided for you in a future communication. Behind the scenes, we’ve been working diligently to integrate our systems and processes to help ensure a smooth transition for our members. We encourage you to watch for and review all communications we send, including mailed information and email correspondence, as these will provide important updates and instructions throughout the transition.

Q. How can I help ensure a smooth transition?
A. One of the best ways to prepare for the merger is to make sure your personal information is up to date. Please review your account information and update your phone number, mailing address, email address, and any other information as needed. Having accurate information on file will help make the transition easier and help avoid delays when activating your cards, enrolling in online or mobile banking, or accessing other services.

Q. Will the merger affect membership eligibility?
A. No. Upon completion of the merger, Home FCU will continue to serve all members and their immediate families, along with all companies that are currently served. We welcome family members and hope that you take advantage of our Penny Pincher Accounts for children 12 and under and our Teen accounts which allow you to start a checking account with a debit card at 13. We also have opportunities for young adults getting started to help them establish credit with our credit builder loan and our first time car buyer loan.

Q. Is my money safe?
A. Yes. Your accounts will remain safe, sound, and insured. Your savings will be federally insured to at least $250,000.00 through the National Credit Union Share Insurance Fund (NCUSIF), a U.S. Government Agency.

Q. Will I continue to have my Christmas Club and Vacation Club?
A. Yes. The Christmas Club at Home FCU can be started at any time during the year and pays out every October 14th by a transfer to your savings account. You are only allowed one additional withdraw from your Christmas Club throughout the year. Your current Christmas club at CAPE will be paying out on 09/30/26 before the merger takes place.

Q. Will I continue to have a Money Market Account?
A. No. Home FCU will not be offering a Money Market Account. However, members will have other options to maximize their savings. The regular Savings Account at Home offers a competitive rate which is higher than the current Money Market rate at CAPE and Certificates of Deposit offer even higher rates, with the opportunity to earn compound interest, which was not a previous option. Money Market Accounts will be transferred to your share/savings account and closed the week of September 20th unless you advise us that you want it in a different account. Once the merger takes place, if you would like to put in a Certificate of Deposit please give us a call.

Q. Will I need to get new checks?
A. You will not immediately need to get new checks. You will be able to use your CAPE FCU checks after the date of the merger. When you need to reorder, we ask that you order through the credit union the first time to ensure that your new account information is correct on the checks.

Q. What about my direct payroll deposits and pre-authorized payments?
A. If you currently have direct deposit of your payroll check, a payroll deduction, or automatic payment set up to or from your CAPE FCU account, it will automatically transfer to your account at Home FCU. We will temporarily reroute any automatic deposits or payments which may be impacted by the conversion to minimize any disruptions to these services. After the merger you will want to make sure

you have the correct account number and routing number and then you can get these items switched to your new account and routing numbers with the company that has set them up.

Q. Will my old e-Statements be available once the merger takes place?
A. No. Previous e-Statements will not transfer. If you are enrolled in e-Statements, make sure to download and save the previous months' e-Statements prior to close of business on September 30, 2026.

Q. Bill Pay-
A. Active bill payees and recurring payments will NOT transfer to the New Bill Pay platform. Please consider printing a copy of all of your information already set up for ease of setting up the new bill pay and all histories since no access will be provided after 09/30/26. These items can be set up on or after 10/2/26 the go live date for CAPE members on the new Home FCU system.

Q. Will I get a new credit card?
A. Yes. You will be receiving additional information in the coming weeks.

Q. Will I get a new debit card?
A. Yes. You will get a new debit card and additional information will be coming your way before the merger.

Q. Does Home FCU offer debit cards for a savings account?
A. No. In order to have a debit card, you must have a checking account. If you currently have a debit card with CAPE FCU and would like to keep that card when your account is moved to Home FCU please notify CAPE FCU immediately and get a checking account set up. We will then link your debit card to your new CAPE checking so you will have a smooth transition and no debit card interruption.

Q. Will the merger affect when I will get paid dividends?
A. Yes. Home FCU pays all dividends quarterly. This includes share/savings, Christmas Club accounts Vacation Club accounts, IRAs, and Certificates of Deposit. These dividends are calculated through the last day of the quarter and paid out on the 1st of the next month. Dividends pay out four times a year, January 1st, April 1st, July 1st, and October 1st. Dividends will be paid up to date on 09/30 on the CAPE system before merger. All dividends at Home will start earning as of October 1st. You will be receiving a Change in Terms Notice in a future communication along with your Truth in Savings Disclosure and other important notices and disclosures.

Q. Will my loan due date or interest rate change?
A. Loan terms as well as any payment due dates, will remain the same.

Q. What is Account Dormancy and how can I ensure that my account remains active?
A. An account is considered inactive (dormant) after a one-year period in which there is no transaction history. We will send you a correspondence letter and try and call you but if we do not hear from you and the account remains dormant you will start receiving a $5.00 per month Dormant Account Fee starting on the 14th month. Any deposits or withdrawals will reactivate your account or if you sign and send back the correspondence letter. After five years of inactivity, under the Unclaimed Property Act, these funds may be turned over to the State of WV to the Treasurers Office. We are required to do this by law. You will not lose the rights to your funds in your account; you may file a claim with the State

Treasurer's Office to obtain your money. Please note that the interest that you accrue monthly on a share account, does not count as activity.

Q. What if I have additional questions?
A. We are happy to assist you! You may call 304-623-6800 or 800-344-6636 with additional questions. You can also visit our website at www.homefcu.org and click on the "**Welcome-CAPE"** banner on the main page.

Q. What's New with my new Home FCU membership?
A. Here is a list of some of the new perks of having a Home FCU account:

- Online loan applications and DocuSign so you can apply online and sign your loan docs from the convenience of your home or office.
- Loan originations- we can pull your loan payment from another institution.
- GAP insurance so you are protected in the event you total your car. Usually much less expensive than buying from the dealership.
- Mortgage lending.
- Home FCU will now have three ATMs; one at the main branch, one at the merging branch, and one at Stonewall Jackson Memorial Hospital in Weston.
- Access to any Fairmont Federal ATM's surcharge free.
- Higher limits on your POS and ATM withdraws daily.
- Capability of earning more money on share certificates with the availability of compounding interest.
- Extended hours. Those are listed above.
- Zelle- a person-to-person payment option that allows you to transfer money to another account either at the credit union or at another financial institution.
- Higher limit allowed when depositing a check through Remote Deposit Capture.
- Penny Pincher Kids Club Accounts.
- Teen Accounts.
- First Time Care Buyer Options without a co-signor to qualified borrowers.
- Credit Builder Loans.
- If you have a Home FCU credit card you can earn a 1% rebate back on all purchases.
- Coin Machine so we can count your coin.
- Full time IT staff in-house. This is a huge benefit and is vital to protect sensitive data, stop cyber threats, and keep critical banking systems running without interruptions.
- Marketing Staff who will be out visiting different Employee Groups of the credit union and from time-to-time will be out and about with our mascot Penny. Penny is a crab that we call "Penny Pincher."

HOME
FEDERAL CREDIT UNION

131 W. Pike Street, Clarksburg, WV 26301

August 12, 2026

Dear Future Home Federal Credit Union Member,

Welcome to our Credit Union Family! We look forward to the completion of the merger of CAPE FCU on October 1, 2026 and sincerely appreciate the opportunity to serve and assist you with meeting all your financial goals. Enclosed you will find an FAQ with several questions you may have regarding the upcoming merger.

We will be sending out several other mailers in the upcoming weeks that are specific to certain accounts you have with CAPE FCU.

The merger will take place on October 1, 2026, making September 30, 2026, your final day accessing your CAPE FCU account. You will be able to access your Home FCU account on Friday, October 2, 2026. We encourage you to review the enclosed FAQs for critical details regarding this transition. Please also visit our website at www.homefcu.org and click on the “Welcome-CAPE” banner on the main page for additional guidance.

If you have any questions or concerns, please feel free to contact us at 304-623-6800.

Sincerely,

Natisha Swiger

Natisha Swiger
CEO

(304) 623-6800 (304) 623-6874 info@homefcu.org homefcu.org 131 W. Pike Street, Clarksburg, WV 26301

Exciting News! We’re Growing Together!

We are thrilled to announce that on October 1, 2026, CAPE Federal Credit Union will officially be merging with Home Federal Credit Union.

This merger represents an exciting new chapter for our members and our community. By merging we will be able to offer enhanced products and services, expanded resources, and an even stronger financial future, all while continuing to provide the personalized service you’ve come to know and trust.

While our name and systems may change, the people you’ve come to know will remain. Our team members will continue serving our members as part of Home Federal Credit Union, so you’ll still see the familiar faces who understand your financial needs and are committed to helping you achieve your goals.

Some changes will occur as we bring our systems together, but our commitment to exceptional member service remains unchanged. Our goal is to make this transition as seamless as possible and to provide you with the tools, support, and information you need every step of the way.

In the coming months, we’ll share updates about important dates, new services, and what you can expect throughout the transition process. We encourage you to watch for communications from us and visit our website for the latest information.

We are excited about the opportunities this merger creates and look forward to serving our credit union family.

Thank you for your continued trust and membership. The future is bright, and we’re excited to move forward together.

Action Needed: Make Sure Your Contact Information is Up to Date

As we prepare for our upcoming merger with Home Federal Credit Union, we want to ensure your transition is as smooth and convenient as possible.

Please verify that we have the correct information below:

- Address
- Email
- Phone Numbers; home and/or mobile

Accurate contact information will help ensure you receive important merger communications, new debit cards, activation codes, online banking verification messages, and other account-related notifications.

Updating your information can prevent unnecessary delays and make it easier to access your accounts when the transition occurs.

If you need to review or update your contact information, please contact us by phone at 304-623-4794 or stop by our office.

Thank you for helping us make this transition successful!