WHERE COMMUNITY COMES FIRST, AND YOU'RE A PART OF IT!

Life is better with Community.

FC CU First Community Credit Union

UNITY BANK www.unitybanking.com

A Message from Steve Schmitz

I look forward to welcoming you to the First Community Credit Union family later this year. As we take the first steps towards this exciting new chapter together, I understand that change brings both anticipation and uncertainty. Our commitment is to make this transition as smooth, transparent, and positive as possible for everyone.

To the employees, I recognize the dedication, relationships, and expertise you bring to your communities of Red Lake Falls and Mentor every day. You are an essential part of this transition, and we look forward to working together to continue delivering exceptional service.

To the Unity Bank customers, we know that you have placed a high degree of trust in your financial institution. We are committed to earning that same trust and will be there to support your financial well-being at every stage of life.

As a full-service financial credit union, we offer a comprehensive range of products and services designed to meet all your financial needs, from checking and savings accounts to mortgages, online and E-services, loans, business services and personalized guidance. Our member focused approach means your success is our success.

We look forward to building a strong future together.

Steve Schmitz, President & CEO
First Community Credit Union

About Our President

Steve Schmitz serves as President and CEO of First Community Credit Union. A native of Harvey, North Dakota, Steve grew up on his family's dairy farm before earning a degree from North Dakota State University, completing his MBA, and serving as a captain in the U.S. Air Force. He joined FCCU in 2000 and has held roles including Branch Manager and Vice President of Lending before being named President and CEO in 2010. In his personal life, Steve is married and has three grown children and one granddaughter.

About FCCU

History

Our credit union first laid its foundation in 1939 in Jamestown, North Dakota, as an agriculture-based credit union with just $273 and 40 members. Since then, we have grown to 27 locations across central North Dakota and Northwestern Minnesota, serving communities of all sizes. Today, First Community is one of the region's largest financial institutions, but our strength comes from the collective impact of many local branches working together as one connected network.

Stats

Asset Size: $1,528,176,457
Number of Members: 46,755
Number of Branches: 26
Number of Employees: Full-Time: 255 Part-Time: 12

Brand Promise

Life is Better with Community

It's more than a tagline—it's our promise. Every day, we work to strengthen the financial well-being of our members and the communities we serve through local decision-making, personalized service, and a commitment to helping people succeed.

What's a Credit Union?

A credit union is a member-owned, not-for-profit financial cooperative. Like banks, credit unions provide everyday financial services such as checking and savings accounts, loans, and online access. The primary difference lies in how they are structured. A bank operates as a for-profit institution, while a credit union is owned by its members and operates on a not-for-profit basis, with a focus on serving those members. As part of a credit union, individuals are considered members, reflecting a shared relationship within the organization.

Much like being part of a broader community or family, membership highlights a connection among individuals who use and support the cooperative. Today, FCCU's community includes more than 46,000 members representing a strong and growing network of individuals connected through the credit union.

Federally Insured by the NCUA

You can have peace of mind knowing your accounts are insured up to $250,000 through the National Credit Union Administration, an agency of the federal government.

The NCUA provides coverage for credit unions similar to the way the FDIC insures banks. Both are backed by the full faith and credit of the United States government and protect deposit accounts such as savings, checking and certificates.

Member Service

Superior Service

FCCU prides itself in providing the highest quality member service possible. We have the structure in place to equip our staff with the necessary training, tools and incentives to best serve our members.

Ongoing service standards are a top priority. We have member service training that all staff attend. We feel it is our service expectations and service standards that set our credit union apart from the competition and create relevant relationships. Additionally, the internal service focus helps create a working environment where each employee is treated in the same high quality manner as our members. This approach helps create an "inside/out" approach to service, whereas our service culture grows organically.

Membership Growth

Since our humble beginning 87 years ago with only 40 original members, FCCU has grown to include an impressive 46,755 as of April 2026.

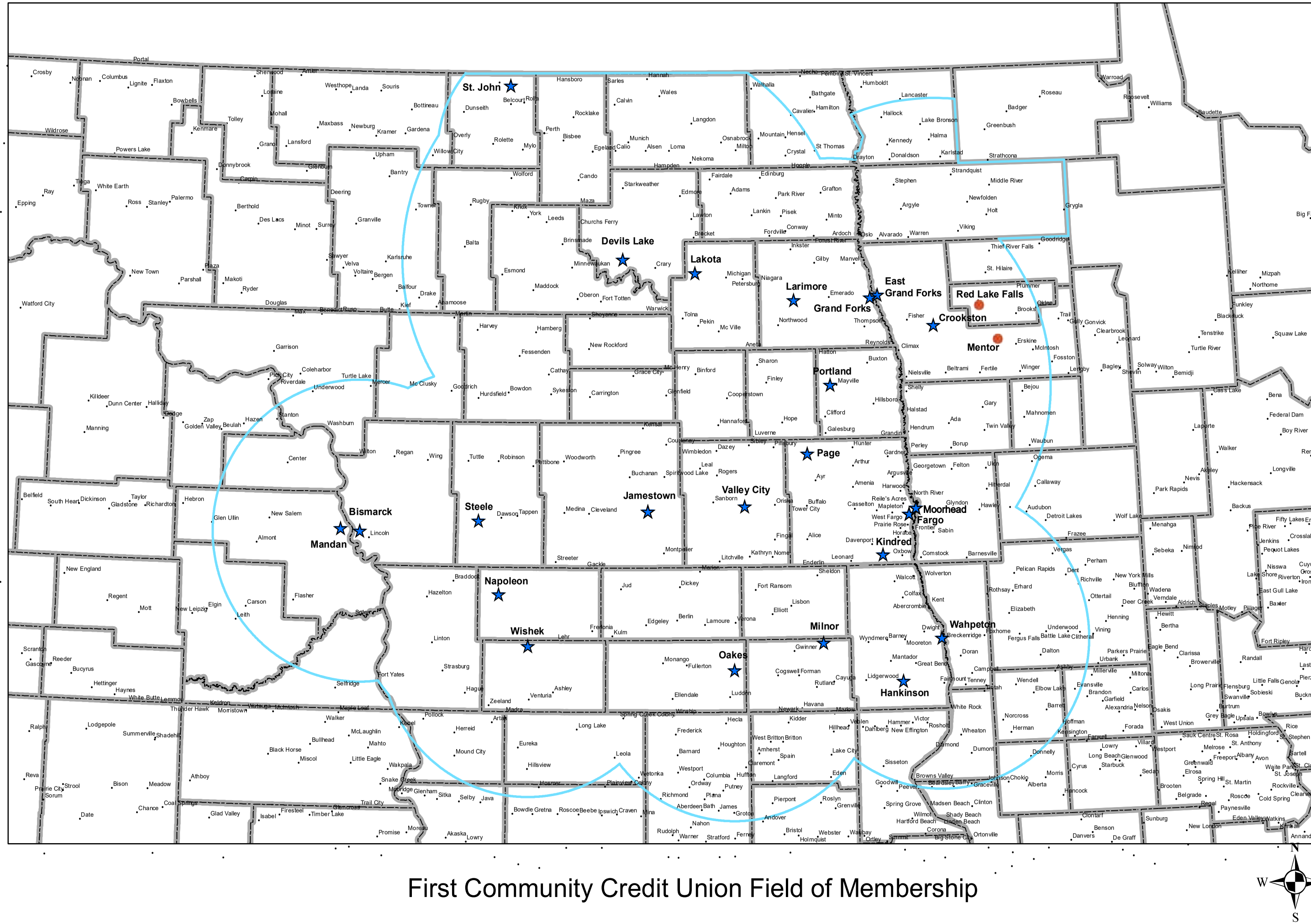
Field of Membership

As a credit union, FCCU has a defined "field of membership," which identifies the geographic area where individuals are eligible to join and become members.

Our field of membership has expanded over the years and now includes individuals who fulfill one of the following requirements:

- Reside within a 75-mile radius of Jamestown, Devils Lake or Portland, ND
- Reside within a 50-mile radius of Valley City, Oakes, Napoleon, Steele, Bismarck, Wahpeton and Wishek, ND
- Reside within a 40-mile radius of Bisbee and Larimore, ND
- Reside in Marshall County, MN
- Reside in Kittson County, MN to the extent Kittson County falls within 75-mile radius of 218 North Broadway, Crookston, MN
- Immediate family of an existing member, even if outside the geographic boundary, may also join

We've included our Field of Membership map on the next page for reference. A star indicates an FCCU branch location.



First Community Credit Union Field of Membership

FCCU Locations

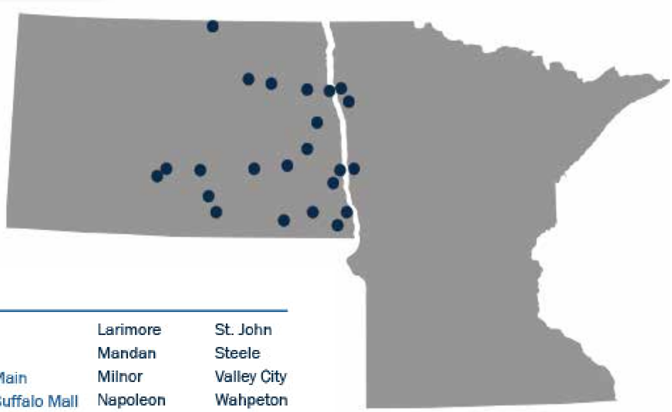

Headquarters in Jamestown


Crookston Branch


Grand Forks 32nd Branch

Since our founding 87 years ago, FCCU has grown alongside the communities we serve. What began as a single location has evolved into a network of 27 locations spanning central North Dakota and western Minnesota. From rural towns to regional centers, our branch network reflects the diverse communities we proudly serve, while maintaining the local relationships and personalized service that have been at the heart of FCCU since day one.

Over the past decade, FCCU has expanded its presence into western Minnesota with branches in East Grand Forks, Crookston, and Moorhead. This growth reflects our continued commitment to serving agricultural producers, businesses, and families throughout the region. Agriculture remains a cornerstone of our organization, and our expansion into Minnesota has allowed us to further support the industries and communities that drive the local economy while strengthening our position as a leading agricultural lender.



MINNESOTA

Crookston
East Grand Forks
Moorhead

NORTH DAKOTA

Bismarck
Devils Lake
Fargo
- Fargo 45th
- Fargo 52nd
- Fargo Northland

Grand Forks
Hankinson
Jamestown
- Jamestown Main
- Jamestown Buffalo Mall
- FCCU Headquarters

Kindred
Lakota
Larimore
Mandan
Milnor
Napoleon
Oakes
Page
Portland
St. John
Steele
Valley City
Wahpeton
Wishek

Products & Services

FCCU provides a full range of products and services designed to support your financial goals and meet your everyday needs. ***For more information, visit www.myFCCU.com.***

Deposit Services

- Savings accounts
- Certificates of deposit (CDs)
- Individual retirement accounts (IRAs)
- Health savings accounts (HSAs)
- Debit cards
- Premium money market accounts
- Checking accounts- free reward checking & free Kasasa checking

KASASA CASH BACK®

CASH BACK[1]

- 3% cash back on debit card purchases
- Earn up to $7.50/month

KASASA CASH®

HIGH DIVIDEND [1]

- 2.50% APY on balances up to $25,000
- 0.02% APY if qualifications aren't met

It's easy to earn your Kasasa rewards each monthly qualification cycle. Here's how:

- Enroll in online banking & eStatements
- 12 debit card purchases post & settle
- Log into online banking

1) Account approval, conditions, qualifications, limits, time-frames, enrollments, log-ons & other requirements apply. Limit 1 account(s) per social security number. Dividends, cash back payments & domestic ATM fee reimbursements will be credited to your Kasasa Checking account on the last day of the current statement cycle then transferred to your Kasasa Saver account on the following day. Rates & rewards may change after account is opened. Transactions must post & settle to the account during the Monthly Qualification Cycle in order to qualify. The "Monthly Qualification Cycle" begins one (1) day prior to the first day of the current statement cycle, ending one (1) day prior to the close of the current statement cycle. Kasasa is trademark of Kasasa, Ltd., registered in the U.S.A. When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle: (1) average daily balances up to & including $25,000 in your Kasasa Cash account earn a dividend rate of 2.47% resulting in an APY of 2.50%; & average daily balances over $25,000 earn a dividend rate of 0.15% on the portion of the average daily balance over $25,000, resulting in a range from 2.50% to 0.62% APY depending on the account's average daily balance, & (2) you will receive reimbursements up to $25 ($4.99 per single transaction) for domestic ATM fees incurred within your Kasasa Cash account during that Monthly Qualification Cycle. When your Kasasa Cash account qualifications are not met, the dividend rate earned on the account's average daily balance will be 0.02%, resulting in an APY of 0.02% & domestic ATM fees are not refunded. APY = Annual Percentage Yield. APY accurate as of 4/6/2023. When your Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle: (1) you will receive 3% cash back on up to a total of $250 in debit card purchases to a maximum of $7.50 of cash back payments earned per Monthly Qualification Cycle, & (2) you will receive reimbursements up to $25 ($4.99 per single transaction) for domestic ATM fees incurred within your Kasasa Cash Back account during that Monthly Qualification Cycle. When your Kasasa Cash Back account qualifications are not met, no cash back payments are made & domestic ATM fees are not refunded.

Loans & Credit Cards

We offer a variety of loans - all with competitive interest rates & flexible terms.

- Automatic payment & payroll deduction options
- Loan policies & decisions made locally
- Payment protection options available, including debt protection, warranty & GAP coverage

CONSUMER LOANS

- New & used vehicles
- Boats & recreational vehicles
- Deposit secured
- Personal

HOME EQUITY

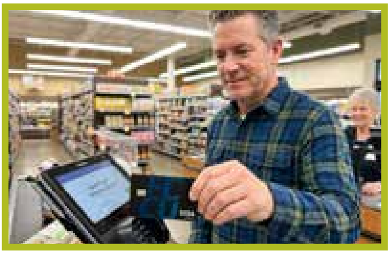
- Home equity loan
- Home equity line of credit

REAL ESTATE

- Purchase or refinance
- First-time home buyers
- Rural Development
- Conventional
- VA & FHA
- New construction/lot

CREDIT CARDS

- Reward Visa credit card
- Signature credit card



Loans subject to credit approval.

Agriculture & Commercial

FCCU is proud to be the third largest ag lending credit union in the nation, reflecting our deep roots in agriculture and our ongoing support of the producers and businesses that drive our communities. FCCU combines personalized service, industry expertise, and local decision making to help agricultural operations and businesses achieve their goals today and for generations to come.

AG LOANS

- Operating lines of credit
- Equipment
- Real estate
- Livestock
- Beet stock
- Ag specialties

COMMERCIAL LOANS

- Operating lines of credit
- Inventory & equipment
- Real estate
- Construction & development
- SBA

Business Services

Our Business Services are designed to simplify your day-to-day operations while supporting long-term growth. We offer flexible solutions to help you manage your finances with confidence. Our convenient services make it easier to handle transactions efficiently.

- Checking & savings
- Premium money market
- Business health savings accounts
- ACH originations
- Remote deposit capture
- Merchant credit card services
- Identity theft protection for business

Digital Services

With our digital services, FCCU offers you free ways to access your money 24/7, anywhere, at any time.

FCCU ONLINE

- View account balances & history
- Transfer funds between accounts
- Access eStatements
- Free bill pay
- Schedule payments in advance or set recurring payments
- Apply for a loan

FCCU MOBILE APP

- Access all FCCU online services with the convenience of your smartphone or tablet
- Deposit checks remotely by taking a picture
- Free ATM Locator

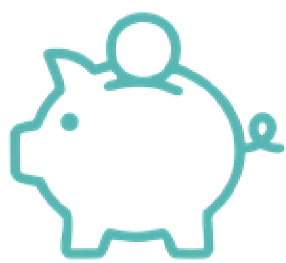
FCCU CARDS APP

- Additional card management
- Card account & transaction details
- Set spending & travel alerts
- Ability to turn your card on & off
- Report lost or stolen cards

Digital Services Continued

- Text message banking
- Money Management within online banking enabling you to budget and view outside accounts, all in one place
- Digital wallet with Apple, Samsung & Android Pay

OTHER FCCU SERVICES



- Night depository*
- Electronic funds transfer
- Safe deposit boxes*
- Notary services
- Direct deposit & payroll deduction services
- Money orders & cashiers checks
- Electronic withdrawals/automated clearing house (ACH)
- Instant Issue debit card machines*
- Find us on Facebook, Instagram, YouTube & LinkedIn

*At select locations.

Awards & Recognition

FCCU continues to distinguish itself as a leader in financial services, community engagement, and workplace culture. Through a strong commitment to our members and the communities we serve, FCCU has earned numerous honors that reflect both organizational excellence and the dedication of our team.

National Recognition for Excellence

Among FCCU's most notable achievements is being named North Dakota's Best-in-State Credit Union by Forbes for the past three years. This distinction, based on independent research and customer feedback, places FCCU among the top credit unions in the country and reinforces its reputation for delivering exceptional member experiences.

Top Ag Lender

FCCU is the third-largest agricultural lending credit union in the United States. This reflects its deep roots in agriculture and ongoing commitment to supporting producers, rural communities, and local economies with tailored lending solutions.

A Leader in Workplace Culture

For six consecutive years, FCCU has been named one of the Top 50 Best Places to Work in the Northern Plains by Prairie Business magazine. Additionally, FCCU has been recognized as a Top 10 Young Professional Workplace for eight years. These honors, driven by employee feedback, highlight a strong culture of teamwork, professional growth, and engagement.

Advancing Homeownership

FCCU received Outstanding Homeownership Partner Recognition in 2026 through the North Dakota Housing Finance Agency's Champion of Affordable Housing Awards, recognizing its strong performance in expanding access to affordable housing.

Community Impact

At FCCU, we don't just live and do business in our communities—we invest in them. Through sponsorships, volunteerism, donations, and active participation in local events and initiatives, we're committed to helping our communities thrive and supporting the people who call them home.

This commitment is rooted in our brand promise, Life is Better with Community, and reflected in one of our core values. Whether we're lending a helping hand, supporting local organizations, investing in community projects, or volunteering our time, we believe strong communities create opportunities for everyone. It's a chance to give back, build meaningful relationships, learn from one another, and create lasting memories. Most importantly, it's one of the ways we help strengthen the places where our members, employees, and families live, work, and grow.

IN 2025 FCCU GAVE:

MORE THAN **$1 million** through donations and sponsorships

$70,000 in college scholarships

2,700 volunteer **HOURS**

Scholarship Program

At First Community, investing in our communities means investing in the future. In 2014, we started an education foundation that allows us to provide multi-year scholarships to each of the colleges and universities where we have branch locations.

FCCU committed $1 million to the foundation to ensure long-term sustainability, with earnings funding scholarship opportunities for years to come. Annually we give out more than $60,000 in scholarships to our members. We're proud to share this year in 2026, we've awarded a record $72,500 to 28 high school seniors!

Annually, FCCU provides nine, $5,000 scholarships and six, $2,500 scholarships. These 15 dedicated scholarships are available to students attending colleges and universities located in communities where FCCU has branch locations, including:

- Bismarck State College
- Cankdeska Cikana Community College
- Concordia College
- Lake Region State College
- Mayville State University
- Minnesota State Community and Technical College
- Minnesota State University Moorhead
- North Dakota State University
- North Dakota State College of Science
- Northland Community and Technical College
- University of Jamestown
- University of Mary
- University of Minnesota Crookston
- University of North Dakota
- Valley City State University

In addition, FCCU offers a limited number of $1,250 one-year scholarships that may be used at any accredited college, university, or trade school in the United States.

Because FCCU serves a wide range of communities, many students can continue with us even after leaving home for college, helping them stay connected while they build their future.

FCCU Community Foundation

Our commitment to community has always extended beyond financial services. It is part of who we are. That's why we're proud to introduce the FCCU Community Foundation, a natural extension of our mission to strengthen communities by helping members grow and thrive.

Established in late 2025, the Foundation provides a more focused and intentional way to support the people, organizations, and projects that make our communities stronger. To support early grantmaking efforts, FCCU has committed $5 million to the Foundation. Grant applications will open in early 2027, following the Foundation's public launch event in fall 2026.

The Foundation is centered on three key pillars:

Community Enrichment – Supporting programs, organizations, and facilities that enhance quality of life and strengthen community connections.

Education – Investing in learning opportunities that help individuals and groups build brighter futures.

Health & Stability – Supporting initiatives that promote physical, emotional, and financial well-being.

Through the FCCU Community Foundation, we will continue investing in projects that create meaningful, lasting impact. Together with our members, employees, and community partners, we are building stronger communities for generations to come.

FCCU First Community FOUNDATION

Board of Directors

Bonnie Nelson
Elected in 2012

Chris Aarhus
Appointed in 2023

Colin Wegenast
Elected in 2011

Doug Kalianoff
Elected in 2022

Mark Watne
Elected in 2013

Owen Olson
Elected in 2004

Sharman Zachrison
Elected in 2012

Board of Directors

Our board is made up of business owners, farmers and community leaders. The knowledge and experience that each of them brings to FCCU is invaluable and has helped build our Credit Union.

Executive Management Team

Steve Schmitz
President & CEO

Sean Rinkenberger
Chief Financial Officer

Stephanie Finck
Chief Operations Officer

Craig Grundstrom
Chief Development Officer

Darin Finck
Chief Lending Officer

James Vollrath
Chief Technology Officer

Amie Aesoph
Chief Human Resources Officer

Janna Bergstedt
Chief Marketing Officer

Steve Davis
Senior VP, Mortgage

Branch Management

Zachary Dosch
Director of Business Sales
and Development

Alysa Barth
Director of Retail
Sales & Development

Joe Helgeson
Grand Forks-EGF
Market President

Chris Howell
Fargo-Moorhead
Market President

Heather Wilhelmi
Lake Region
Market President

Curt Skaley
Bismarck-Mandan
Market President

Jeremy Forester
Jamestown Market President

"A leader is one who knows the way, goes the way, and shows the way."
- John C. Maxwell

First Community Credit Union
PO Box 2180
Jamestown, ND 58402-2180

To:
Address
City, State, Zip

First Community Credit Union

Learn more at myfccu.com/Unity