

Membership Matters



Welcome to a Stronger Future Together

As a Piedmont Advantage member, you may be wondering what the merger with Truliant means for you. That is an important question, and one we are committed to answering every step of the way.

First, thank you. By voting to approve the merger, Piedmont Advantage members helped shape the future of the credit union.

Throughout this process, we had the opportunity to meet with many members and employees, listen to their perspectives, and better understand what matters most. We are grateful for the trust and support you have shown.

Our goal is simple: to bring together the strengths of both organizations to create a stronger credit union that delivers greater value, convenience, and opportunity for members while preserving the personal service and community commitment that have always been important.

Today, Piedmont Advantage operates as a division of Truliant, and our teams are working closely behind the scenes to prepare for the next phase of the transition. We are testing systems, reviewing account information, and training employees so we are ready to support you when additional changes occur.

For now, continue banking as usual.

In November, we will share an overview of what to expect as we move closer to our system conversion. Then, in mid-January, you will receive a personalized Account Change Packet containing important details about your accounts and services, including information related to online banking, debit cards, checks, account numbers, direct deposits, automatic payments, and any actions you may need to take.

Our goal is to provide clear communication, ample notice, and the resources you need to feel prepared every step of the way. We know you may have questions, and we remain committed to making this transition as smooth as possible.

As we look ahead, we are excited about the opportunities this partnership creates for members, employees, and the communities we serve. We are grateful for your continued trust and look forward to serving you as one credit union, **stronger together**.

Todd Hall
Truliant President & CEO



IMPORTANT NOTICE

2027 ELECTION

Credit unions are democratic, member-owned financial cooperatives. We are different from other financial institutions because every member-owner gets the opportunity to vote for the volunteer Board of Directors. Please take a few minutes to review the candidates for our 2027 Elections.

You are receiving this notice about the election of Truliant Federal Credit Union's Board of Directors because Piedmont Advantage Credit Union merged into Truliant Federal Credit Union on September 1, 2026, and as a result, you are a member of Truliant Federal Credit Union.

Notice of Board-Nominated Candidates and Procedure for Nomination by Petition

The Governance/Nominating Committee, appointed by the Chairman of the Board, has filed a slate of nominees for Directors with the Secretary of this Credit Union. A list of the nominees with a brief statement of qualifications and biographical data in a format approved by the Board of Directors is shown on the back of this notice.

Candidates receiving the greatest number of votes will be elected to fill all open seats on the Board of Directors as they exist at the time of the annual meeting. Unless additional vacancies occur before the annual meeting, there will be three (3) vacancies to be filled. Each seat is for a three-year term.

Nominations may also be made by a petition signed by 500 Truliant member-owners and filed with the Credit Union Board Secretary. The petition must contain the printed name, signature and Credit Union member number of all member-owners supporting the candidate.

Along with the petition, the nominee must submit:

(a) A statement declaring that he or she is agreeable to the nomination and will serve on the Board of Directors if elected, **and** (b) A brief statement of qualifications and biographical data in the format approved by the Board of Directors. The statement shall not exceed 250 characters and spaces. The closing date to receive nominations by petition is 4:30 p.m., November 2, 2026.

Beatriz E. Rodriguez
Board Secretary

2027 Board of Directors Candidates

Regina Heyward (Incumbent)

Senior financial services leader with 25 years of experience. I am deeply committed to Truliant's Mission. I live in the Charlotte area. NC licensed attorney since 1999. I am committed to Truliant and the community.

Beatriz E. Rodriguez (Incumbent)

Board Member since 2022. Serves as AVP, People and Culture Business Partner at Advocate Health. Joined the Board to support growth and expansion of diversity and inclusion efforts in our community and help improve the financial lives of our members.

Steve Dollase (Incumbent)

Former Deloitte and McKinsey consulting leader. Former Inmar Intelligence President. Retired Navy Supply Corps Officer. Wharton MBA. I am deeply committed to Truliant's Mission of improving the lives of its members. Truliant member since 2012.

Note: Candidates prepared their own biographical sketches.



Your Deposit Insurance: What Has Changed and What Hasn't

As Piedmont Advantage begins its next chapter as a division of Truliant, we want to keep you informed about an important change to deposit insurance coverage.

The good news is that your federally insured deposits remain protected.

Effective **August 31, 2026**, Piedmont Advantage's private Excess Share Insurance (ESI) coverage ended. However, your deposits continue to be federally insured by the National Credit Union Share Insurance Fund (NCUSIF) up to \$250,000, as provided by law.

For most members, nothing has changed regarding your federal deposit insurance coverage.

For members with balances above standard federal insurance limits, Truliant offers account ownership options that may provide additional federal deposit insurance coverage without additional cost.

If you have questions about your specific situation, please contact us at 800.433.7228.

Your federally insured deposits remain protected, and we're available to help you understand your options.

Upcoming Holidays



Columbus Day	Monday, October 12
Veterans Day	Wednesday, November 11
Thanksgiving	Thursday, November 26
Day after Thanksgiving	Friday, November 27
Christmas	Friday, December 25

What's Next?

As we continue bringing Piedmont Advantage and Truliant together, here are the key milestones ahead:

September 2026

Piedmont Advantage officially became a division of Truliant.

November 2026

We'll provide additional information about what to expect leading up to the transition.

Mid-January 2027

Look for your personalized Account Change Packet. This packet will include important details about your accounts, online banking, debit cards, direct deposits, automatic payments, checks, and any actions you may need to take.

February 22, 2027

Operational Day One. Piedmont Advantage accounts and systems will transition to Truliant.

For now, there is nothing you need to do. Continue banking as usual.

Visit pacu.com/StrongerTogether for the latest updates and FAQs.

Stay Up to Date as We Move Forward Together

Between now and our February 2027 conversion, you'll hear from us several times with information designed to help you prepare.

Here's what you can expect:

- Additional transition updates
- Important timing reminders
- Information about online and mobile banking
- Details about debit cards and account services
- Personalized account information
- Steps to take before conversion, if needed

Our Stronger Together webpage remains your best source for transition information and frequently asked questions.



Give Your Money a Side Hustle

Earn 5.00% APY¹ with a limited-time Piedmont Advantage certificate. Requires a \$5,000 minimum deposit and entire certificate must be funded with new money².

Not a Piedmont Advantage member?

No problem. Open your certificate and become a member at the same time: in a branch near you or online.

Federally insured by NCUA. Limited time offer. Not available on Business accounts. Please visit Truiliant.org/SpecialRates for details. (1) APY = Annual Percentage Yield. Penalty for early withdrawal. (2) Special requires a minimum deposit of \$5,000 and entire balance must come from funds not currently on deposit at Truiliant or Piedmont Advantage, a division of Truiliant Federal Credit Union.