

From Greg Strizich, CEO HCCU / Intrepid Credit Union

Helena Community Credit Union launched in 1936 as "Helena U.S. Employees Federal Credit Union". At the time, Helena was reeling



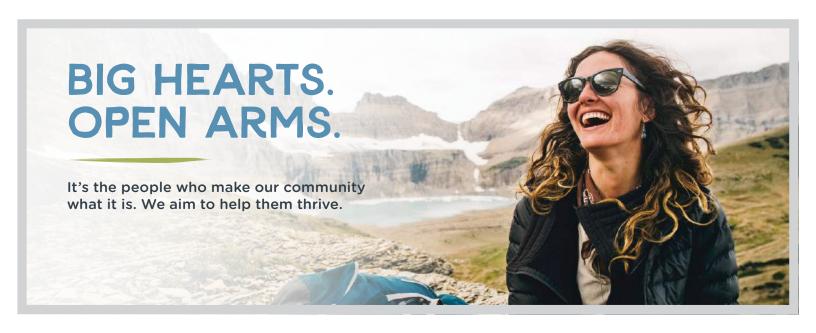
from a series of nearly 2,000 earthquakes that began in October 1935 and continued through April 1936, demolishing some buildings and heavily damaging others, while sending many citizens fleeing from the city.

The new Helena U.S. Employees Federal Credit Union started small, with a handful of federal employees combining their resources with the goal of helping Helena get back on its feet. It funded projects and helped people around the city recover from the devastation.

In 2018, our mission of helping Helenans and making Helena a wonderful place to live, work, and play has not changed. But our organization has.

We are a growing and rapidly-evolving financial institution that now serves nearly 17,000 members in eight counties across Montana. We just re-opened our Prospect branch in Helena after an extensive remodel. In January, we plan to open a brick-and-mortar branch on Main Street in downtown Bozeman so that we can more efficiently serve our Gallatin County members and offer our full suite of financial products and excellent member service to others who live, work, and play in the Bozeman area.





To that end, Helena Community Credit Union will change its name in December to Intrepid Credit Union. The name Intrepid Credit Union captures the spirit of Montana and of the people who live here – today and in the future. Intrepid means to be fearless, adventurous, unafraid, undaunted, bold, daring, and spirited. That's who we are. That's who we serve. Our whole reason for being is about helping people get more out of life.

Changing a name – especially one that is so closely tied with our home community – is difficult, and not a decision that was made lightly by the HCCU leadership team and board of directors. We engaged in rigorous research and reached our decision after significant deliberation. We believe our new name – Intrepid Credit Union – will help us to continue to empower the communities we serve throughout Montana, strengthen our outstanding service, and deliver the financial services our members need and deserve.

For our members, they will continue to enjoy the same dedication and customer service that separates HCCU/Intrepid from the rest of the banking pack. We promise our members that we will continue to deliver solutions that inspire their success, crafted for this place and the people we share it with. We think everyone's opportunities are boundless and we want to help you discover yours.

For our home community of Helena, our roots run deep. We're from here, for here, and we've helped generations of hard-working families achieve their dreams. None of that is going to change. The growth of our organization only benefits the individuals we serve and our community in general.

## LIFE WIDE OPEN.

We'll continue our efforts to support non-profits that strive to make our community a better place to live, work, and play – just like we do. We support their efforts with monetary donations, but also by pitching in and lending a hand. Our 70+ member staff volunteers their time at dozens of non-profits and they do everything from cleaning out kennels at the Humane Society to helping adults learn to read. We lend a hand – neighbors helping neighbors.

In Montana, we're known for having an independent spirit, but it's not all we're made of. It's the people – and the connections we make with each other – that really make this place what it is. Big hearts and open arms is where that something special comes from. Because out here, we may like our space, but we all know nobody gets through tomorrow without a little help by their side. That's what we're here for. We pitch in where and when we can with solutions that empower growth, encourage action, and inspire your success. Because that's what we're all about.

We're Helena Community Credit Union. We're Intrepid Credit Union. We invite you to join us as we work to create opportunity for our members to live their lives to the fullest – with our guidance and support.

Life Wide Open is about helping members make the most of what they've got with banking that creates opportunities for more.

