

December 1, 2025

Dear Member,

In October 2025, the members of Plumbers 55 Federal Credit Union voted overwhelmingly to merge the Credit Union into the operations of Best Reward Federal Credit Union. As the President/CEO of Best Reward Federal Credit Union, I would like to officially welcome you as members as of December 1, 2025. A few things that may be helpful to know are listed below:

- Your accounts will continue to be Federally Insured and you will be eligible for all products and services that Best Reward Federal Credit Union offers!
- There will be a slight modification to your existing account number. Your new account number will begin with 55 and prefill with zeros (if needed) to make it 6 digits in length. For example, if your current account number with Plumbers 55 Federal Credit Union is 123, then it will be 550123. If your account number is 1234, then it will be 551234.
- Your existing loan terms and payments will NOT change as a result of the merger.
- Your 11/30/2025 account statement will be the FINAL statement from Plumbers 55 Federal Credit Union. Your 12/31/2025 statement will come directly from Best Reward Federal Credit Union and assume the monthly dividend schedule based on the Best Reward rate schedule. Any required tax statement will be sent by Best Reward Federal Credit Union in January 2026.
- Please take the time to visit our website at [www.bestrewardfcu.coop](http://www.bestrewardfcu.coop). There you will find information about our products and services along with branch contact information, which is also listed below.
- The Best Reward Federal Credit Union Routing Number is 241073951 in the event that you need to change any direct deposit information. A member service representative from any of our branch locations can assist with these matters as well. A listing of branch offices and phone numbers are listed below at the bottom of our letterhead

You may visit any Best Reward Federal Credit Union Branch for service as of December 1, 2025. Our dedicated employees will be working hard to make this transition as smooth as possible for you. We appreciate you, and look forward to serving you!

Sincerely,



John J. Shirilla  
President/CEO

This credit union is federally insured by the National Credit Union Administration.

Brook Park Branch • 5681 Smith Road • Brook Park, Ohio 44142 • Phone 216-367-8000 • Fax 216-367-8001  
Highland Heights Branch • 390 Alpha Park • Highland Heights, Ohio 44143 • Phone 440-449-8383 • Fax 440-449-9212  
Walton Hills Branch • 21375 Alexander Road • Walton Hills, Ohio 44146 • Phone 440-232-9540 • Fax 440-232-1346

[www.bestrewardfcu.coop](http://www.bestrewardfcu.coop)