



May 1, 2026

[Member Name]  
[Address 1]  
[Address 2]  
[City, State Zip]

Dear [First Name],

For longer than most of us can remember, our Richmond branch on Commerce Road has been more than just a place to do your banking. It has been a place for connection, conversation, and community. We know this branch holds a special place for many who have walked through its doors, which is why we are reaching out to you directly.

Our credit union is strong and continues to invest in facilities and technology that serve our members living in a rapidly changing world. We are making strategic and practical decisions, but these decisions are not always easy. **After careful evaluation, our Board of Directors and Leadership Team have made the decision to close the Commerce Road branch, effective Friday, June 26.**

We know this is a meaningful change, especially for those who have come to rely on this location. While the branch is closing, our team remains ready to help you find the best way to continue banking with us. In the coming weeks, we will offer additional support at the branch to help you with this transition should you need it. Just as important, the team members you have come to know at the Richmond branch are not going anywhere. You will continue to see their familiar faces as they serve at our other locations after June 26.

This decision was not made lightly. The Richmond branch has served us well, but changes in how often members are able to visit the branch in person have made it challenging to sustain this location alongside the investments we must make for the future. We are grateful for the role this branch, and this community, have played in the story of Call Federal. That heritage matters to us, and it always will!

If you have questions or would like to talk through what this change means for you, please stop by the branch, give us a call, or visit us online at [callfederal.org/closure](http://callfederal.org/closure). We welcome the conversation!

Thank you for your continued trust and membership. We look forward to continuing to serve you!

Sincerely,

A handwritten signature in black ink that reads "John West".

**John West**  
Chief Executive Officer

A handwritten signature in black ink that reads "Jim Horne".

**Jim Horne**  
Chairman of the Board