

A message from Dr. Nick Sarantopoulos, CEO & President of CCU

2025 was a great year for Community Credit Union because it marked 70 years of serving families and businesses on the North Shore with dedication and excellence.

It is also very exciting to share with you that, in the New Year 2026, we will be entering a new season of growth, as we are combining forces, assets, people, and unique abilities with Rockland Federal Credit Union.

This will be a strategic merger that will transform the banking landscape in Massachusetts and allow us to expand our capabilities, loan limits, market area, and technology. We will be sharing more details in the near future but, for now, please know that I am thinking of each and every one of you and would like to wish you good health and success during the holidays and in the New Year ahead.



Dr. Nick Sarantopoulos

Dr. Nick Sarantopoulos
President & CEO
Community Credit Union

What This Merger Means for You

- leaf Additional branch locations for your convenience
- leaf Expanded services and products to better meet your financial needs
- leaf Higher loan limits
- leaf Continued personalized service from the team you know and trust
- leaf Enhanced technology and digital banking tools for easier access and convenience
- leaf A fresh new look with ease of use and modern simplicity at the heart of our rebrand

A message from Kris VanBeek, CEO & President of RFCU

I am excited to share some important news about the future of our credit union. Community Credit Union of Lynn will be joining forces with Rockland Federal Credit Union. This is not just a merger; it is an important step forward that will bring together the best of both organizations to build something new, better, and more exciting for all of you.

We understand that change can sometimes feel uncertain, but I want to personally assure you that your experience and your relationship with your credit union will remain our top priority. By combining our strengths, we will be able to offer expanded services and products to better meet your financial needs, enhanced technology and digital banking tools for easier access and convenience, and continued personalized service from the team you know and trust.

Our shared mission is simple: to help you achieve your financial goals. This merger is designed to strengthen that mission, providing more ways for you to save, invest, and plan for the future.

Over the coming weeks, we will provide clear updates and guidance to make this transition smooth and seamless. Your accounts, your terms, and your privacy remain secure—there will be no disruption to your banking services.

We are thrilled to welcome you to this new chapter. Together, we will create a strong, newly named credit union that continues to put you first.

Thank you for your trust, loyalty, and support. We look forward to serving you in exciting new ways.



Kristin P. VanBeek
President & CEO
Rockland Federal Credit Union



Stay Up to Date on The Latest Merger News

We recognize that you may have questions, and our team is committed to providing you with the answers you need throughout this journey.

**For the latest updates, news, and important announcements,
please visit www.go.rfcu.com/ccu-merger**

If you have specific inquiries, please feel free to email us at mergers@rfcu.com.

Who is Rockland Federal Credit Union

Rockland Federal Credit Union (RFCU), named Massachusetts' Best Credit Union by Forbes, is a member-owned, non-profit cooperative delivering accessible, affordable, and personalized banking. Founded in Rockland, MA, RFCU has grown to serve 200,000+ members with over \$3.4 billion in assets. They reinvest earnings to offer competitive rates, lower fees, and financial solutions for every stage of life—while empowering members and strengthening our communities. Their mission is simple: support your financial well-being today and for the future.

Why are we merging?

CCU is merging with RFCU to better serve you now and in the future. By joining together, we can expand your access to more branches, ATMs, and service locations, strengthen our ability to stay competitive with greater resources and technology, and enhance your overall experience with more value, innovative products, and personalized service.

Will there be changes to staff?

You'll continue to be served by the same dedicated CCU team you know and trust, with no immediate changes to leadership or staff. All CCU employees have been offered positions to ensure a smooth transition and the consistent service you rely on.

Will there be changes to branch locations?

Yes. As part of the merger, CCU and RFCU branches will work together to serve you. You'll gain access to RFCU's nine branch locations across Rockland, Brockton, Hanover, Mansfield, Marshfield, North Attleboro, Plymouth, Walpole, and Weymouth, along with CCU's branches in Lynn, Peabody, Somerville. This expanded network gives you more convenient options for in-person banking while still allowing you to visit the branches you know and trust. We will keep you updated when cross-branch servicing begins.

What will the name be?

CCU and RFCU are coming together under one new, united name to build a stronger credit union. This merger creates a single organization serving all our members, teams, and communities with a shared mission. While the name will be new, our commitment remains the same: to honor your community roots, enhance your member experience, and continue delivering the personal, community-focused service you value. We're excited for what we can achieve—together.

Where can I find more information?

Please visit www.go.rfcu.com/ccu-merger for more information as it becomes available. For direct inquiries, please email us at mergers@rfcu.com

Press Release Announcement

LYNN, MASSACHUSETTS & ROCKLAND, MASSACHUSETTS – Rockland Federal Credit Union (“Rockland FCU”) has entered a definitive merger agreement with Community Credit Union of Lynn (“Community CU”), a long-standing financial institution serving members of the northeastern Massachusetts community since 1955. This strategic partnership will expand our footprint across Massachusetts while enhancing product and service offerings for the members of Community CU.

Under the terms of the agreement Community CU will merge into Rockland FCU, pending the approvals of the National Credit Union Association (NCUA) and the vote of Community CU members. The combined credit union will have nearly \$3.6 billion in assets, operate under a new name, and will serve more than 200,000 members across 12 Massachusetts branches.

“Community CU embodies everything that is special about credit unions. Their caring delivery of services to their community has been a hallmark from the credit union’s very first days. We will honor and respect that record in everything that we do together,” said CEO Kristin VanBeek.

“Kris and his team at Rockland FCU possess the special combination of talent and heart required to continue to deliver for our members into a more complex and demanding environment for financial services” said Community CU CEO Nick Sarantopoulos.

“We are thrilled to be combining with such a high-quality institution as Rockland FCU,” commented Community CU Chairman Peter Katsos, adding that “Rockland FCU understands, respects and honors the special history and heritage of our brand and its members.”

“Together, we’re building something stronger—not just for our members, but for the communities we proudly serve,” Said Rockland FCU Chairman Bill Shamon.

Community CU members can expect a seamless transition with uninterrupted account access and the continued support of their familiar banking staff. When the merger is completed, members will have broader access to financial services and enhanced banking options, both online and in-person.

The partnership is expected to be finalized by March 31, 2026, following all required approvals and a vote of the Community CU membership.

Community CU is advised by Olden Lane Inc. of Bridgewater, New Jersey and the Demakis Law Offices. Styskal, Wiese & Melchoine, LLP serves as Rockland’s counsel for this transaction.