

BUREAU OF FINANCIAL INSTITUTIONS  
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION  
STATE OF MAINE

CERTIFICATE OF MERGER BETWEEN UNIVERSITY CREDIT UNION,  
ORONO, MAINE AND CHANGING SEASONS FEDERAL CREDIT UNION,  
HAMPDEN, MAINE WITH UNIVERSITY CREDIT UNION BEING THE  
RESULTING INSTITUTION

This is to certify that the undersigned Superintendent of the Bureau of Financial Institutions of the State of Maine has duly received an executed merger agreement, dated January 23, 2024 by and between Changing Seasons Federal Credit Union, whose principal office is located in Hampden, Maine, and University Credit Union, whose principal office is located in Orono, Maine, together with the resolutions of the governing body of the respective institutions duly approving the Agreement and Plan of Merger, and evidence of member approval. Changing Seasons Federal Credit Union is a federally-chartered credit union authorized to do business in the State of Maine. University Credit Union is a federally insured Maine state-chartered credit union. The undersigned has duly secured evidence that the participating institutions have complied with all applicable federal laws and regulations.

NOW, THEREFORE, BE IT KNOWN, that the merger has been effected in accordance with the plan dated January 23, 2024, which plan was approved pursuant to Title 9-B M.R.S. § 872, by which Changing Seasons Federal Credit Union will be merged with and into University Credit Union under the charter and name University Credit Union, whose principal office is located at 15 Main Street, Orono, Penobscot County, Maine. This Action is being consummated pursuant to the provisions of Title 9-B M.R.S. § 872.

BE IT FURTHER KNOWN, that the merger is effective as of the close of business on July 1, 2024.

/s/ Lloyd P. LaFountain, III  
Superintendent  
Gardiner, Maine  
June 26, 2024