



December 10, 2025

Dear Member,

RE: Support for Members During Times of Uncertainty

The recent closure of the Crofton Mill has had a significant impact on many individuals and families in our region. At Ladysmith & District Credit Union, our thoughts are with everyone affected by this event and with anyone who may be facing challenges during this time.

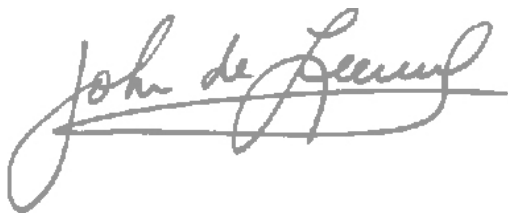
As a credit union built on strong community relationships, we live by the belief behind our tagline: **Our Community. Your Credit Union.** In moments like these, that belief guides us to do MORE — because doing MORE means listening carefully, responding with compassion, and being there when you need us most.

Whether the mill closure has affected you directly or you are experiencing another significant life event, our team is here to understand your situation and work collaboratively with you toward supportive solutions that fit your needs.

We encourage any member experiencing difficulty to reach out to us. You are welcome to visit a branch, call us at **1-888-899-2247, 250-245-2247** or connect through our website to speak with a member of our team. Together, we will review your circumstances and determine the most helpful path forward.

Your well-being matters to us, and we remain committed to providing the care, understanding, and partnership that define LDCU. Thank you for being part of our credit union community.

Sincerely,



John de Leeuw, CEO
Ladysmith & District Credit Union

www.ldcu.ca