

August 19, 2008

A proposed merger of Kirkwood Municipal Credit Union (merging), a Missouri state-chartered credit union into West Community Credit Union (surviving), a Missouri state-chartered credit union has been granted pending the affirmation of the credit union's share insurer, the National Credit Union Administration.

The affected credit unions notified the Division in writing of their intent to merge within the prescribed timeframe.

A majority of the Board of Directors voted in approval of the merger.

Any financial implications to staff and management were properly disclosed to the membership.

The application for merger was properly submitted.

The membership of Kirkwood Municipal Credit Union was properly notified and was given the right to vote within the allowed timeframes, including the right to vote by mail.

The Board of Directors hired independent tellers of elections.

The merger has a proposed effective date of September 30, 2007.