

**The proposed conversion would result in the following disadvantages or adverse changes in services and benefits to the members of the credit union:**

**The proposed conversion would result in the following costs of conversion (i.e. changing the credit unions name, examination and operating fees, attorney and consulting fees, tax liability, etc.):**

**The board of directors recommends that the members approve the proposal to convert to a State charter.**

**The members' accounts will  will not  continue to be insured by the National Credit Union Share Insurance Fund.**