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**FOR IMMEDIATE RELEASE****Scott Credit Union Announces Acquisition of Tempo Bank**

Edwardsville, IL – Scott Credit Union announced today that Sugar Creek Financial Corp. (“Sugar Creek”) (OTCQB: SUGR), the holding company for Tempo Bank, and Scott Credit Union (SCU) have executed the transaction whereby SCU has purchased all of the assets, and assumed all of the liabilities (including all of the deposit account liabilities), of Tempo Bank (the “P&A transaction”) in an all-cash transaction.

The transaction has been unanimously approved by the board of directors of Sugar Creek, Tempo Bank and SCU, as well as the approval of Sugar Creek’s stockholders and regulatory approval.

“Tempo Bank represents our expansion into Clinton County, and a significant increase in products and services for local residents,” said Frank Padak, President and Chief Executive Officer of Scott Credit Union. “Chairman, CEO & CFO Robert J. Stroh, Jr.’s, leadership has fostered a customer-centric culture that closely aligns with our core values. We look forward to benefiting from the strong foundation he has established going forward.”

The acquisition of assets includes a main office in Trenton, Illinois, and a branch office in Breese, Illinois, and increases SCU’s total footprint to 22 locations across the Metro East and St. Louis area. The acquisition is part of Scott Credit Union’s strategic growth plan, which includes adding branches to better assist members in Illinois. Effective today, Tempo Bank’s customers are now members of SCU with full access to what SCU has to offer!

“The transaction is more than just business. It’s mutually beneficial for Tempo Bank’s customers and Scott Credit Union members alike,” Padak continued. “We desire to provide close, convenient branch access for those living or working in our service area, and by acquiring locations in Breese and Trenton, Illinois, we will be making a difference for residents of Clinton County.”

About Scott Credit Union

Founded in 1943, Scott Credit Union is a full-service financial cooperative. When someone opens an account at the credit union, they become a member and an owner. Because of its structure, Scott Credit Union has given back nearly \$15 million to members through a bonus dividend and loan interest rebate over the past 14 years. Scott Credit Union now has 22 area locations: Affton, MO; Ballpark Village in St. Louis, MO; Belleville, IL (two branches); Breese, IL; Collinsville, IL; Columbia, IL; Crestwood, MO; Edwardsville, IL (two branches); Fairview Heights, IL; Ferguson, MO; Highland, IL; Ladue, MO; Lebanon, IL; Mascoutah, IL; O’Fallon, IL; Troy, IL; Scott Air Force Base, IL; Trenton, IL; Waterloo, IL; and Wood River, IL; along with three locations in Chicago.