

QUESTIONS AND ANSWERS REGARDING THE MERGER

1. Is my money and credit union safe?
 - a. Yes, not only is there a \$250,000 federal insurance on your account but the credit union is still very solvent.
 - b. This is a strategic merger, not a forced merger. With the new regulations, it has become difficult for our very small credit union to keep up with the limited resources we currently have available. By merging, we will gain economies of scale, new resources to comply with the regulatory environment, offer more, enhanced products and services not currently offered by MidValley Federal Credit Union.
2. What about the employees, will they be taken care of?
 - a. The employees you know and are comfortable with will still be employed with the credit union. MidValley FCU and American United complement each other in many ways and our staff is no exception. In addition, you will have additional branch locations available to you and well as a full-service online banking option, mobile apps and mobile deposit.
3. Will my branch be closed?
 - a. One of the great aspects of the merger is that it will provide greater coverage of branch locations for our membership as well as for American United membership. You will have 9 locations available for your use, in both Salt Lake and Tooele Counties
 - 500 South Foothill Drive (behind the Veterans Hospital, (drive-thru available & ATM)
 - 2687 West 7800 South, West Jordan (drive-thru available & ATM)
 - 2277 East 7000 South, Cottonwood Heights (drive-thru available)
 - 247 West 12300 South, Suite C, Draper
 - 3226 South Main, South Salt Lake (drive-thru available)
 - 8621 South 700 East, Sandy (drive-thru available)
 - 4770 South 5600 West, Kearns (inside the Newspaper Agency Corporation)
 - 1377 South Redwood Road
 - 50 Commercial Ave., Grantsville
 - b. You will have access to the many Service Center locations around the county and state, as well as COOP ATM access.
4. Is this an out-of-state credit union?
 - a. No, this is a credit union located here in the Salt Lake and Tooele Counties with its headquarters in West Jordan. They are from Utah and know Utah members. To learn more about American United, you can visit their website at www.amucu.org or visit their Facebook page www.facebook.com/aufcu.
5. What are the benefits to this merger?
 - a. More branch locations
 - b. Full mortgage department offering 30-year and shorter term mortgages, HELOCs and second mortgages with many options to meet your needs.
 - c. More business account services including improved business checking accounts, business lending options such as SBA loans, and a variety of other products
 - d. Leading-edge technology solutions including mobile banking, online banking, bill pay, live “Chat” online with member service specialists, mobile deposit, member to member transfer options, and many more services.
 - e. Lower loan rates, higher dividend rates
 - f. Greater array of products and services
 - g. Great financial strength and long-term viability.