



December 19, 2017

Dear MidValley Federal Credit Union Member,

We are pleased to inform you that the merger between MidValley Federal Credit Union and American United Family of Credit Unions has been approved by the NCUA. This merger will be finalized on January 31, 2018, at which time American United will absorb the assets and liabilities of MidValley Federal Credit Union.

We are excited about the prospect of being able to offer MidValley Federal Credit Union members increased accessibility and enhanced products and services due to the cost savings that will be realized from combining the operations of both credit unions. We are committed to maintaining the service you currently enjoy with MidValley Federal Credit Union and are sure you will experience that same level of commitment and service at the numerous American United branches.

Until January 31st, nothing will change. You will continue to access your account from the same location and have the same savings and loan offerings. However, by February 1, 2018, additional new and exciting products and services will be available to you including:

- ✓ Platinum VISA credit cards with ScoreCard Rewards Points to redeem for merchandise and travel. No annual fees, no balance transfer fees, no cash advance fees.
- ✓ Online services with Bill Pay, member-to-member transfers, transfers to external accounts, and e-Statements
- ✓ Mobile apps for your smart phones and Mobile Deposit
- ✓ End of year member reward dividend based on the products and services you have with the credit union
- ✓ Full service mortgage lending department
- ✓ Business accounts and member business loans
- ✓ More branches and ATM's to serve you as well as Service Center Access

We anticipate that by February 1st the total conversion of accounts and systems will take place and MidValley Federal Credit Union will be completely integrated into American United. Also by February 1st, your current MidValley branch will close with staff having chosen to retire. While this is a big change, we understand, and we are committed to providing a high level of service, and increased convenience with multiple branches located in Salt Lake and Tooele counties.



As of now, your account will not change. However, in the future we anticipate that any changes to accounts will be minor and will not be too disruptive to you. Checks and ACH will continue to process as they are currently doing.

We will continue to communicate the changes taking place with you. We also encourage you to visit us online at www.amucu.org/midvalley where we will have updates and important information available to you on the progress of combining the institutions. And, make sure you visit our Facebook page (facebook.com/AUFCU) for important updates and fun activities as we become a combined membership base. We are committed to “Being the Difference that Makes a Difference” in our members’ lives.

Sincerely,

A handwritten signature in black ink, appearing to read "Michelle Thorne". The signature is fluid and cursive.

Michelle Thorne
President/CEO