



January 8, 2018

RE: Important Information Regarding Your MidValley FCU Debit Card

Dear Member:

We are following up with our membership of the now combined MidValley Federal Credit Union and American United Federal Credit Union. As of February 1, 2018, we will have all member systems combined and with that combining of systems, cardholding members will be issued new American United FCU Debit Cards. **This letter contains very important information regarding this card conversion. Please read this letter carefully and contact us with any questions.**

You can expect to receive your new debit card and PIN number on or around January 25, 2018. *Please note that the card and PIN will arrive in separate mailers, most likely on separate days, and that these mailers will be plain envelopes listing only the credit union's mailing address on the return label (P.O. Box 1030, West Jordan, UT 84084), for security reasons, the credit union name does not show on the envelopes.*

The mailers will include instructions for activating the card via an automated telephone service (which can be completed as soon as you receive the card) or by completing a transaction with your PIN number (which cannot be completed until February 1, 2018).

Although we encourage activating your new card once you receive it, you will not be able to complete any transactions with the card prior to February 1, 2018 when our computer systems are combined. You will be able to continue using your MidValley FCU Debit Card through noon on February 1, 2018.

Please note these important dates and times: (also on reverse side)

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| January 25, 2018 | On or around this date, your new American United FCU Debit Card and PIN will arrive. It can be activated, but you will not be able to conduct transactions yet. |
| January 31, 2018, 12:00 PM | The MidValley Branch will close indefinitely and begin the systems conversion process. Please note that once the MidValley system is down, card transactions will be approved based on network limits, not actual account balances – <i>if you expect to conduct large transactions during this time, we highly recommend planning to withdraw cash prior to the branch closing.</i> |
| February 1, 2018, 12:00 PM | We expect all conversion activity to be complete, at this time you'll be able to begin utilizing your new American United FCU Debit Card and PIN. |



February 1, 2018 12:00 PM MidValley FCU Debit Cards will be blocked, and no additional transactions will be authorized. At this time, members should destroy their MidValley FCU Debit Cards, and utilize their new American United FCU Debit Cards going forward.

We apologize for any inconvenience that this change may cause you and thank you for membership. Should you have any questions, please do not hesitate to visit or call us at (801) 359-9600.

Sincerely,

A handwritten signature in black ink, appearing to read "Michelle Thorne". The signature is fluid and cursive, with a large initial "M" and "T".

Michelle Thorne
President/CEO