



January 15, 2018

Dear Member,

We are following up with our membership of the now combined MidValley Federal Credit Union and American United Federal Credit Union. The transition of combining the two institutions has gone well and we hope you, our members, have not experienced disruptions to your accounts.

As of February 1, 2018, we will have all member systems combined and with that combining of systems, we are ready to provide you with your new account number. You will begin using it February 1, 2018 when accessing your accounts at any of numerous American United branches, at service center locations, or online, etc. The new routing number is 324078640.

**New Member #: Your new member number will be your existing MidValley FCU member number, plus 70,000. For example, if your member number is currently 123, it will now be 70123; if your member number is currently 1234, it will now be 71234. If you'd like to confirm your new member number, please call us at (801) 359-9600.**

A few additional items you should be aware of include:

- Your final MidValley dividend will be calculated by February 1<sup>st</sup>, 2018 and will be deposited into your new American United share account before the end of February. At this time, we do not have an estimate on what your dividend will be.
- We want to make sure all members know that you now have access to Saturday drive-thru hours at two Salt Lake locations. Both the Main Street and the West Jordan drive-thru hours 9:00 a.m. to 1:00 p.m.
- All MidValley members will have access to a new online banking system. A second letter will be sent to all members the last week of January, detailing how to access the new system if you currently use MidValley Online Banking, AND if you have not accessed online banking before but would like to begin to use the American United Online Banking.
- As a combined institution we are required to distribute new Member Information Brochures/Truth-In-Savings, and Privacy Policy Statement. These are included with this letter. You can view current rates and a current fee schedule at [www.amucu.org](http://www.amucu.org).
- The MidValley FCU website will go away by February 9th and we encourage everyone to begin to access [www.amucu.org](http://www.amucu.org) for the most up-to-date information as well as promotions, news stories, etc.
- The MidValley Branch will close early, at 12:00 pm, on Wednesday, January 31, 2018 to accommodate the conversion of member accounts to American United by Thursday, February 1, 2018.



- Direct deposits and automatic ACH payments will continue to process normally, but we do encourage you, when convenient to set these up with your new account/routing information. Checks using your old account information will be honored for a period of time, but we encourage you to order new ones with the new account information at your earliest convenience
- Some of the other new products and services that we encourage you to make a part of your account relationship with us are:
  - VISA Rewards Credit Cards (no annual fee, no balance transfer fee, no cash advance fee). You can access cash from your card online and it has a low, FIXED rate.
  - With your online account, you can also access the American United mobility app for Apple and Android devices, as well as ApplePay (Samsung Pay will be coming soon).
  - Your new online banking includes options for quick transfers between accounts, transfers to external accounts, member to member transfers and many other features you will find beneficial in managing your finances.
  - Access to financial advisers.
  - Receiving your transaction receipts via email.
  - Access to our Kirby Kangaroo and Claim Your Youth accounts, and finally
  - Our Goldstar Member Rewards Program that includes great benefits like higher share, draft, and certificate dividend rates, lower loan rates, discounted services, and free Identity Theft Protection.

We want to report to the membership that the combined credit union, under American United, is financially strong and has experienced many economies of scale to allow for efficiencies and increased service to you, our members. We have a strong lending program including loans with rate matches, and we encourage you to bring your loans and/or refinance existing ones currently at other institutions (and let us pay you **CASH** for them) to the Credit Union as we have capacity to serve you more than ever.

Please review the attached information included in the “Important Account Information for Our Members” pamphlet. If you have any questions, please contact the Credit Union and we will be happy to answer them.

Sincerely,

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

Michelle Thorne  
President/CEO