

QUESTIONS AND ANSWERS REGARDING THE MERGER

1. Is this an out-of-state credit union?
 - a. No, we are a credit union located here in Utah (mostly the Salt Lake and Tooele Counties) with our headquarters in West Jordan. We are from Utah and know Utah members. To learn more about American United, you can visit our website at www.amucu.org or visit our Facebook page at www.facebook.com/aufcu.
2. 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.
3. 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 very small credit unions to keep up with the limited resources we currently have available. By merging, you will gain economies of scale, new resources to comply with the regulatory environment, offer more, enhanced products and services not currently offered by Sunnyside Credit Union.
4. 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. Sunnyside 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 as well as a full-service online banking option, mobile apps and mobile deposit.
5. 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. Our location will remain open as it is a part of the strategic future of the Credit Union. Besides this local office you will have eight more locations available for your use in Salt Lake and Tooele Counties (www.amucu.org/locations)
 - b. You will have access to Service Center locations in Price, Utah, around the county and state, as well as COOP ATM access. You will now also have access to your other credit union accounts that participate in the COOP Network right at your Sunnyside branch location.
 - c. The phone number will remain the same for the time-being (435-888-4433)
 - d. The mailing address has changed to PO Box 1030 West Jordan, UT 84084
 - e. Your branch hours will be extended to Mon – Fri, 9:00 AM – 5:00 PM beginning April 1st