



January 4, 2019

Dear Sunnyside Credit Union Member,

We are pleased to inform you that the merger between Sunnyside Credit Union and American United Federal Credit Union has been approved by the NCUA. This merger will be finalized on March 1, 2019 at which time American United will absorb the assets and liabilities of Sunnyside Credit Union and your Sunnyside branch will become a part of American United Federal Credit Union.

We are excited about the prospect of being able to offer members of both credit unions 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 staff and service you currently enjoy with Sunnyside Credit Union and are sure you will experience that same level of commitment and service at the American United branches as well.

Initially, nothing will change. You will continue to access your account from the same location and have the same savings and loan offerings, although you will now be able to now take advantage of new dividend rates and new low loan rates. However, by March 1, additional new and exciting products and services will be available to you including:

- ✓ VISA Credit Cards with either 1% Cash Back or ScoreCard Rewards. 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 Banking App including 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 March 1, the total conversion of accounts and systems will take place and Sunnyside Credit Union will be completely integrated into American United. 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 under the "About Us" tab 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 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, written over a light blue horizontal line.

Michelle Thorne
President/CEO