



APPLY NOW

ONLINE BANKING

Dear Member,

The financial health of our members is extremely important to us at American United and we understand that many of you are in situations where you're experiencing work interruptions and other financial hardships as a result of the Coronavirus. We have put together some resources and special programs that we hope will help you navigate through these uneasy waters a bit more smoothly. Remember, your funds remain federally insured by the National Credit Union Administration, up to \$250,000.00. [Learn more about NCUA's Share Insurance coverage here.](#)

### **Skip-a-Payment Program for Work Interruptions\***

- Skip up to 3 Months' Payments
- No Fee

\*Membership required. Upon approved credit. Programs and Rates subject to change or termination at any time. Copy of Furlough/Layoff/Pandemic Shut Down notice as well as most recent pay-stub required.

### **Emergency Funds Program for Work Interruptions\***

- Up to \$3,000, 0.00% APR, 90 Days No Payments

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- Up to One Month's Pay, 3.00% APR, 6 Month Term

\*Membership required. Upon approved credit. Programs and Rates subject to change or termination at any time. Copy of Furlough/Layoff/Pandemic Shut Down notice as well as most recent pay-stub required. For the 90 Day Loan, following the 90 days the loan will balloon, and you will be given the option to pay the loan off entirely or refinance to a Signature Loan with rates as low as 9.90% APR, subject to credit approval.

### **Auto Loan Refinance Program\***

- 90 Day No Payments
- Match Current Rate
- Or We'll Pay 1% up to \$250

\*Membership required. Upon approved credit. Programs and Rates subject to change or termination at any time.

### **Home Equity to Consolidate Debt\***

- 1.99% APR 6 Month Intro Rate
- Rates as Low as 4.00% APR after Intro
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\*Membership required. Upon approved credit. Programs and Rates subject to change or termination at any time. Variable base rate following introductory period is based on credit and loan to value. The lowest current APR is 4.00% and is subject to change. The maximum APR is 18%. If line of credit is closed before 3 years, closing costs will be assessed, and range between \$300 - %1,200.

### **Mortgage Refinance Program\***

- Consolidate Debt
- Lower Payments
- Historically Low Rates

\*Membership required. Upon approved credit. Programs and Rates subject to change or termination at any time.

**GET STARTED**

Remember, you can bank with American United from virtually anywhere, anytime! Your accounts can be accessed via [Online Banking](#) or [Mobile Banking](#) 24/7. While many branches remain open during [normal business hours](#), most branches are now temporarily DRIVE-THRU ONLY, with some taking appointments for in-person services. We also offer surcharge free access to hundreds of ATMs in Utah; [search for an ATM near you](#). You can also call us during business hours at (801) 359-9600. Please keep in mind that call volumes will increase which could affect wait times over the phone.

We love to see and visit with our members in person, but please take appropriate precautions as advised by the Utah Department of Health and the CDC.

- Please take advantage of Online and Mobile Banking when possible
- Please do not come to the Credit Union if you are feeling ill or have been in close contact to someone with Coronavirus
- Avoid close contact with people who are sick
- Avoid touching your eyes, nose, and mouth
- Wash your hands often with soap and water for at least 20 seconds
- Clean and disinfect frequently touched objects and surfaces
- Cover your cough or sneeze with a tissue, then throw the tissue away, or cough or sneeze into your elbow
- Consider getting cash at our [ATMs](#) (we recommend bringing sanitizing wipes or gel with you)
- Consider utilizing cards as an alternative to using cash

These are the proactive measures that we are taking at American United Federal Credit Union, and we thank you in advance for your help. As always, we thank you for your membership and wish you a healthy and happy Spring.

Sincerely,



Michelle Thorne  
President / CEO

[Utah Coronavirus Updates](#)

[CDC Coronavirus Updates](#)



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**American United**  
FEDERAL CREDIT UNION

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