



Annual Report

American United
FEDERAL CREDIT UNION

2021



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2022 Annual Meeting Agenda

Tuesday, March 22, 2022

BUSINESS MEETING

6:00 – 6:30 p.m.

Welcome

Charles Krueger

Call to Order

Charles Krueger

Action on Minutes – 2021 Annual Meeting

President’s Report

Michelle Thorne

Board of Directors Report

Charles Krueger

Secretary/Treasurer Report

Cynthia Walker

Supervisory Committee Report

Lynn Kelly

Volunteer Awards

Michelle Thorne

Introduction of Candidates and Election Results

Michelle Thorne

Chairman Remarks

Charles Krueger

Raffle Prizes

ADJOURNMENT

6:30 p.m.



Credit Union Story

American United Federal Credit Union has been serving members since December 1952. The Credit Union is a wholly member-owned, non-profit cooperative financial institution, dedicated to serving the financial needs of its community. We pledge ourselves to Help When Others Won't.

Over the years American United has merged with several underserved credit unions in order to provide their members with advanced banking products and services. We have welcomed members from BluesPlus, Big Valley Credit Union, VAF Federal Credit Union, Credit Union One, Newspaper Employees Credit Union, Deseret News Employees Credit Union, Grantsville Federal Credit Union, Credit Union for the Blind, Midvalley Federal Credit Union, and our newest in 2019, Sunnyside Credit Union. We are always looking for new opportunities to assist underserved credit unions and their members.

The First Californian Division of American United was founded to serve the underserved members of tribal organizations in Southern California. The Morongo Branch of First Californian opened in 2009, followed by the Soboba Branch in 2018 and the Twenty-Nine Palms Branch in 2019. The efforts focused on assisting underserved tribal organizations will continue into the future, providing extended stability to the organization as a whole and all of the members we serve.

Moral Philosophy

WE HELP WHEN OTHERS WON'T: While we have always strived to make a difference in our members' lives, our efforts to be the financial institution that truly serves our communities when others won't, has risen to the surface as our differentiating factor. Throughout every facet of business, from approving loans when others won't, to paying close attention to the needs of our small businesses, to working with our individual members to provide them the best financial picture, you will start to see our moral philosophy publicly shine through. WE HELP WHEN OTHERS WON'T!

THE BIG 3: Total Quality Management, Serving the Underserved, and Tribal Initiatives are three large areas of focus in which American United and First Californian will continue to improve upon.

ALL IN: All members of the Board of Directors, the Executive Team, and the Staff at American United and First Californian use an "ALL IN" attitude with everything we do. We are ALL IN for our members, ALL IN for our employees, and ALL IN for our communities!



President's Report

I am pleased to give the 2021 President's Report and detail the accomplishments of the year. While we still had some pandemic issues to continue to sort through, overall, it was a successful year and one where American United FCU met or exceeded expectations in not only its financial metrics but also the progress toward achieving its mission.

First and foremost, a thank you again to the Board, executive team and staff for their continued resilience through the pandemic and the changing pandemic protocols. We continued to participate in a second round of PPP loans and filing of paperwork for forgiveness applications to the SBA. In addition, continued to work with members being financially affected by the pandemic. We were pleased, by the end of 2021, to be moving to a more "normal" business environment.

Some of the major accomplishments by the team were implementation of Zelle (P2P), enhancing digital access points for digital interactions, online mortgage loan application, and contactless (tap and go) credit/debit cards. Additional work was focused on upgrading firewalls and other cybersecurity support/resources.

While these are solid project initiatives, what we are more interested in is how we can further act on our mission of **"We Help When Others Won't"**. American United now has a fully operational online financial education center (Financial Wellness). Its American United Charitable Foundation is fully functional with a full Board meeting regularly to identify the best uses of donations which support its underserved initiatives. The Credit Union also applied for and was granted membership in Inclusiv an organization that dedicates itself to removing barriers to financial opportunities for people living in distressed and underserved communities.

It is through these important initiatives that not only do we meet our own mission, but the overall mission of credit unions, **People Helping People**. We will continue to make this an emphasis while still focusing on the financial metrics that keep American United FCU regulatorily and fiscally strong. American United had membership growth of 2.75% which is above our peer institutions. Capital remains strong at 11.32% which continues to allow us to invest in financial programs and services our members need, as well as an ability to stay fiscally strong to withstand hiccups in the environment.

American United needs the support of our members and staff to stay strong and viable into the future. Again, I ask you to invite family and friends to become a member of the American United FCU family.



Michelle Thorne
President/CEO

Board of Directors Report

The Board of Directors of American United Federal Credit Union is happy to report that 2021 was another successful year for the Credit Union. It has weathered the worst of the pandemic stresses and continued to move forward with its mission of **"We Help When Others Won't"**, implementing projects and services that further support our members financial needs.

Our members continue to use the Credit Union differently and are more and more utilizing digital technologies to transact business with the Credit Union. Services such as online "Chat" features, online loan applications and closings done digitally continue to grow as channels of choice for interaction with the Credit Union. Investments in additional fraud protection and cybersecurity were also a focus in 2021. Technology will continue to evolve to make access more efficient and transactions done when it is convenient for the member understanding that most everything can be accessed and accomplished 24/7.

It is important for the Board to commit to these new resources and make sure American United stays viable well into the future. Environmental, geopolitical, and economic pressures continue to create uncertainty for our members. However, we will always be committed to making sure that our members have a trusted partner in navigating through uncertain times.

The Credit Union remain fiscally strong. It continues to grow assets (8%+) and capital (11.32%). Our capital provides opportunities for the Credit Union to adopt many of the digital services that so many of our members depend on currently. It also helps the Credit Union weather the economic "storms" in the environment. We have trust in our

management team and their partnership with the Board to continue to move the Credit Union forward.

We also want to thank the staff, volunteers of the Supervisory Committee as well as the volunteers on the newly organized American United Charitable Foundation Board. Everyone working together is what continues to make the Credit Union successful now and into the future.

Charles Krueger, Chairman
Lisa Jensen, Vice Chair
Cynthia Walker, Secretary/Treasurer
Aisza Wilde
Bryce Glissmeyer
Bruce Sperry
Lynn Kelly
Ed Varra, Associate Board member



Charles Krueger
Chairman of the Board

Secretary/Treasurer Report

The American United Federal Credit Union asset growth continued to be strong throughout 2021. Over the past year, total assets grew by 8.5% or \$27.4M to end the year at \$351.2M. Deposit growth was not as high as the two preceding years but remained strong at \$24.8M or 10.42%. The slower deposit growth may be due to increased member spending as the economy and consumer behaviors return to more normal levels. Loans growth was strong at 8.02% for the year.

At the end of the year, American United FCU had a healthy return on assets of .91%. The economic impact of the pandemic continues to subside, and operating metrics are returning to their pre-pandemic levels. The forecasted delinquency and allowance expense have not materialized. We closely monitor inflation and supply chain issues that could impact our members' long-term financial well-being. In addition, there continue to be geopolitical threats that cause concern. The Credit Union is committed to ensuring it can act quickly to assist and support our members as they navigate these uncertain situations. We stay committed to our mission of, **We Help When Others Won't.**

American United remains committed to long-term branch growth with property purchase for a second location in Tooele County. The credit union also continues to invest in the most up-to-date security of our systems and member data. In addition, it has invested in more products and services to increase member access to digital capabilities such as Zelle (P2P), contactless cards, Tokenized Wallet capabilities (Fitbit, Google, Apple, etc.), to name just a few. These investments will

keep American United FCU viable and on the cutting edge while providing our members with the most up-to-date digital capabilities. Finally, it will continue to invest its resources in ways that protect and provide ease-of-use to its members.

The Board is committed to using Credit Union resources in a fiscally responsible manner. It additionally monitors the financial and economic environment proactively to ensure it can respond quickly to disruptions that could affect the Credit Union's financial safety and soundness. American United Credit Union is fiscally strong and managed by qualified professionals who have the confidence of the Board.

We encourage all members to review American United FCU's financial statements and direct any questions to the Board or the executive team. We thank you for your support.



Cynthia Walker
Board Member
Secretary/Treasurer

Supervisory Committee Report

The American United FCU Supervisory Committee continues to monitor the safety and soundness of the Credit Union. We are pleased with our ongoing relationship with the internal auditor, Heidi Oswald, and thank her for her continued commitment in helping our committee with required oversight responsibilities. These include, but are not limited to, performing internal audits, reviewing financial reports, meeting with examiners and external auditors, and ensuring effective internal controls are in place to safeguard members assets. She now has an assistant, a quality assurance person who further ensures that policy, regulation, and procedures are followed.

The Credit Union had an NCUA examination in 2021 and we are happy to report that this exam went very well and confirmed that the Credit Union is meeting the required federal credit and regulatory requirements. The Credit Union continues to receive high ratings on this exam. In addition to this major exam, the Supervisory Committee also performed its annual supervisory audit. Also audited in 2021 were the business loan portfolio, 401K program, and workers compensation program to name a few. We are comfortable and feel good with the oversight and these second set of controls that are in place.

We lost two of our members at the end of the year. Both Bob Plachta and John Candelaria have retired from the committee. We will be actively recruiting members to replace those two positions in 2022.

We would like to thank the Board for their trust in our committee and providing the committee with the needed resources to fulfill our responsibilities in an effective manner. We also thank the staff of the Credit Union in working with us to address, in a timely manner, any concerns we may have.



Lynn Kelly
Board Member
Supervisory Committee Chair



Financial Statement: **Income & Expense Statement**

Income	31-Dec-21	31-Dec-20	Increase/ Decrease
Interest on Loans	\$ 15,980,591	\$ 15,127,728	\$ 852,863
Income from Investments	\$ 591,530	\$ 463,879	\$ 127,651
Other Income	\$ 4,861,297	\$ 4,356,141	\$ 505,156
Gross Income	\$ 21,433,418	\$ 19,947,748	\$ 1,485,670
Operating Expenses			
Compensation & Benefits	\$ 7,667,290	\$ 7,492,891	\$ 174,399
Training & Conference	\$ 190,311	\$ 171,654	\$ 18,657
Association Dues	\$ 72,499	\$ 55,851	\$ 16,648
Office Occupancy	\$ 447,619	\$ 872,176	\$ (424,557)
Advertising & Promotions	\$ 913,423	\$ 727,518	\$ 185,905
Office Operations	\$ 2,305,898	\$ 1,763,159	\$ 542,739
Loan Servicing	\$ 1,638,846	\$ 1,531,999	\$ 106,847
Professional Services	\$ 763,654	\$ 838,807	\$ (75,153)
Provision for Loan Loss	\$ 1,121,129	\$ 1,752,000	\$ (630,871)
Member's Insurance	\$ —	\$ —	\$ —
Supervision & Examination Fees	\$ 67,135	\$ 66,362	\$ 773
Cash Over & Short	\$ 2,079	\$ 1,512	\$ 567
Interest on Borrowed Money	\$ 225	\$ 7	\$ 218
Annual Meeting Expense	\$ —	\$ 12,000	\$ (12,000)
Misc. Operations	\$ —	\$ —	\$ —
Total Operating Expense	\$ 15,190,106	\$ 15,285,936	\$ (95,829)
Income before Dividends	\$ 6,243,312	\$ 4,661,812	\$ 1,581,499
Dividends	\$ 3,044,934	\$ 3,411,666	\$ (366,732)
Gain or (Loss) on Investments	\$ 284,988	\$ (284,988)	\$ 569,976
Net Income	\$ 3,198,378	\$ 1,535,135	\$ 1,663,243

Financial Statement: **Balance Sheet**

Assets	31-Dec-21	31-Dec-20	Increase/ Decrease
Loans to Members	\$ 253,597,131	\$ 234,778,212	\$ 18,818,919
(Less: Allowance for Loan Loss)	\$ (1,992,827)	\$ (1,927,445)	\$ (65,382)
Net Loans	\$ 251,604,304	\$ 232,850,767	\$ 18,753,537
Cash	\$ 29,603,858	\$ 38,653,839	\$ (9,049,981)
Investments	\$ 48,568,633	\$ 32,485,676	\$ 16,082,957
Furniture & Equipment	\$ 3,473,320	\$ 3,141,107	\$ 332,213
(Less: Accumulated Depreciation)	\$ (2,542,214)	\$ (2,212,296)	\$ (329,918)
Net Furniture & Equipment	\$ 931,106	\$ 928,811	\$ 2,295
Land & Building	\$ 15,148,112	\$ 13,299,065	\$ 1,849,047
(Less: Accumulated Depreciation)	\$ (3,148,278)	\$ (2,709,006)	\$ (439,272)
Net Building	\$ 11,999,835	\$ 10,590,059	\$ 1,409,775
Other Assets	\$ 8,501,262	\$ 8,316,439	\$ 184,823
Total Assets	\$ 351,208,999	\$ 323,825,591	\$ 27,383,407
Liabilities & Equities			
Member Savings			
Regular Shares	\$ 81,027,110	\$ 67,408,655	\$ 13,618,455
Share Drafts	\$ 58,688,418	\$ 54,073,090	\$ 4,615,328
Money Market Accounts	\$ 73,503,777	\$ 64,157,379	\$ 9,346,398
Club Accounts	\$ 6,628,004	\$ 5,388,316	\$ 1,239,688
Regular Certificates	\$ 74,821,471	\$ 79,023,382	\$ (4,201,911)
IRA Shares & Certificates	\$ 16,867,626	\$ 16,666,409	\$ 201,217
Total Member's Savings	\$ 311,536,406	\$ 286,717,231	\$ 24,819,175
Dividends Payable	\$ —	\$ —	\$ —
Other Liabilities	\$ 3,164,540	\$ 3,170,801	\$ (6,260)
Other Comp Income	\$ 1,541,352	\$ 1,501,016	\$ 40,336
Undivided Earnings	\$ 33,377,696	\$ 30,847,539	\$ 2,530,157
Regular Reserves	\$ 1,589,004	\$ 1,589,004	\$ 0
Total Liabilities & Equities	\$ 351,208,999	\$ 323,825,591	\$ 27,383,408

Board of Directors



Charles Krueger
Chairman of the Board

Charlie Krueger has been a member of American United Federal Credit Union for over 25 years. Charlie has served on the Board of Directors for over 20 years as a board member, Chairman of the Resource Committee, and

most recently as the Chairman of the Board. Charlie is retired from the VA Medical Center as a Speech Pathologist. Since retirement, Charlie has been able to practice his passions of woodworking, trail horse riding, kayaking, and camp trailer travels. Charlie volunteered with Habitat for Humanity, Restore in Park City, and Wasatch State Park, teaching fishing and leading outdoor hiking/snowshoeing with school kids. He also volunteers in his community helping to rebuild homes, painting houses, and tractor work for those in need.



Lisa Jensen
Board Member
Vice Chair

Lisa Jensen is currently the Vice Chair of the Board of Directors and has been a member of American United since 1987. She has also previously volunteered as the Secretary/

Treasurer for the Board, and regularly completes training courses for Directors. Lisa has worked for Veteran's Health Administration for over 30 years. She is currently the Director of Clinical Operations for Specialty Care Services. Lisa earned a Bachelor of Science Nursing from South Dakota State University, a Master's of Science Nursing from Texas Women's University, and a Doctorate of Nursing Practice from the University of Utah.



Bryce Glissmeyer
Board Member
Resource Committee Chair

Bryce has been a member of American United for over 30 years (since birth!) He has served on the American United Board of Directors for several years and as the Resource

Committee Chair for 1 year, assisting with the board election and nomination process, as well as leading the monthly Resource Committee meetings. He has undergraduate degrees in both marketing and entrepreneurship at the University of Utah.



Aisza Wilde
Board Member

Aisza Wilde is an entrepreneur and investor with over 30 years of experience in accounting, finance, marketing, strategic planning and best practices. She has served on the Board of Directors for multiple

Chambers of Commerce and charities including Children Services Society and the Boys & Girls Clubs of Greater Salt Lake. Aisza has served on the Board of Directors for American United Federal Credit Union since 2019. She holds a Bachelor of Science from Westminster College in Accounting and Computer Science. Aisza has served as an auditor in a national CPA firm, as the CFO of a multi-million-dollar non-profit organization, and as the CEO of a local chamber of commerce. Currently, she serves as the CEO of a nationwide commercial kitchen supplier. Aisza and her husband, David, spend the bulk of their free time supporting the dreams of their four active children.



Lynn Kelly
Board Member
Supervisory Committee Chair

Lynn Kelly has been on the Board of Directors since April 2016 after serving on the Supervisory Committee since 2006. Lynn has been a member of the Credit Union

since the early 80s, and she initially volunteered as a member of the VAMCU Credit Committee from March 1983 until the committee was dissolved. She currently chairs the Supervisory Committee as well as serving on the Board of Directors. She received her Bachelor of Science Degree in Nursing from Northern Michigan University in June 1972 and her Master of Science in Nursing Administration in April 1992 from Brigham Young University. Lynn annually attends webinars and conferences to enhance her knowledge and skills of Board and Supervisory Committee responsibilities in order to better serve the members of American United Federal Credit Union.



Cynthia Walker
Board Member
Secretary/Treasurer

Cynthia R. Walker, board member for American United Federal Credit Union, brings with her over 30 years of financial institution experience, with the majority of that time spent working

with credit unions. She is currently CEO of Mark H. Smith, Inc., a consulting firm that specializes in outsourced interest rate risk, liquidity risk, and CECL solutions for credit unions. Staying true to the Credit Union philosophy of people helping people, she joined our board of directors to share the knowledge gained during her career and to give back to the industry. Working as a consultant, internal and external auditor, commercial loan processor, and analyst, has helped her gain a wide range of experience and she understands many facets of a credit union's operations. Cynthia has a Bachelor of Science in Finance and Marketing from the University of Utah. She participated and graduated from the Goldman Sachs 10,000 small businesses program in 2017.



Bruce Sperry
Board Member

Bruce W. Sperry is a member of the Board of Directors for American United Federal Credit Union. He is a highly accomplished clinician and administrator with over three decades of combined military, private practice, public and

non-profit health care, and most recently, federal government experience. For seven years, Dr. Sperry worked as a hospital administrator while maintaining a minimally invasive surgery practice. He is a doctorate level trained, well-established leader with a keen ability to spearhead groups and guide them toward common goals. Dr. Sperry graduated from the University of Lynchburg Virginia with a Doctor of Medical Science Degree as well as the University of Utah with a Master of Physician Assistant Studies. In 2006 Dr. Sperry retired from the United States Army as a Lieutenant Colonel after serving multiple combat tours with Special Forces in Afghanistan and Iraq.



Edward Varra
Associate Board Member

Edward Varra is a clinical psychologist and has worked for the Veterans Administration for fifteen years. He is currently an Outpatient Mental Health treatment team supervisor and the Assistant Chief of the Psychology

Service at the George E. Wahlen VA Medical Center in Salt Lake City. He has an undergraduate degree in Psychology and an MA from the University of Wyoming as well as a Ph. D. in Clinical Psychology from Saint Louis University. He has been a member of American United since 2012, and has served as an Associate Board Member since December 2019.

Supervisory Committee



Lynn Kelly
Board Member
Supervisory Committee Chair

Lynn Kelly currently chairs the Supervisory Committee as well as serving on the Board of Directors. Lynn retired from the VA Medical Center in

2007 after working 30+ years as a registered nurse at the VA. At the VA she held different positions: Staff Nurse in Surgical ICU, Instructor in Nursing Education, Nurse Recruiter, and as Associate Chief Nurse for Recruitment/Resource Management. She received her Bachelor of Science Degree in Nursing from Northern Michigan University in June 1972 and her Master of Science in Nursing Administration in April 1992 from Brigham Young University.



David Larsen

David J. Larsen started as a Supervisory Committee member in 2010 with Credit Union One of Utah and joined the American United Credit Union Supervisory Committee after both institutions merged. David has spent

many years serving our community in various public safety positions, and participates in several charity organizations. He also spends time educating and consulting for various legislative and local community concerns. David has earned Associate's Degrees in Criminal Justice and Political Science, and holds a Bachelor's Degree in Emergency Services Administration from Utah Valley University.

Executive Team



Michelle Thorne
President/CEO

Michelle has been with American United FCU since 2003 first hiring on as the Marketing and Lending Director. Since then she has held positions of VP of Lending and Operations before

becoming President/CEO in January 2015.

Michelle truly believes that the purpose of the Credit Union is to be there to Help When Others Won't. She has directed a robust-based lending program and spearheaded the first online lending application portal for the Credit Union in 2004-2005. She is currently overseeing the strategic implementation of a total quality management/continuous improvement culture as well as a strategic focus on the underserved and Tribal initiatives the Board adopted as the priorities of the Credit Union. She has an undergraduate degree in marketing and an MBA from the University of Utah. She enjoys spending time in the mountains and deserts of Utah, especially with her family.

Jack Creager, EVP/CFO

Jacob Bowman, Executive Vice President

Amy Daniels, SVP Operations

Brittany Anderson, VP Marketing

Sherrie Johnson, VP Compliance/Risk Mgmt.

Ryan Orcutt, VP Information Technology

Alisa Ott, VP Accounting

Deborah Tschann, VP Operations – CA Division



Minutes of the 68th Annual Meeting

The business meeting for the 68th Annual Meeting of American United Federal Credit Unions (AUFUCU) was held on March 18, 2021, and called to order by Charlie Krueger, chair of the Board of Directors at 6:00 p.m. via Zoom meeting. There were 38 members in attendance. He began by welcoming everyone in attendance and reported that the credit union has done well over the last year. He reported that the credit union gave \$100,000 in charitable donations and paid out around \$261,000 to 5,000 members in reward dividends.

Chairmen Krueger turned the time over to President Thorne. President Thorne reminded attendees that all reports mentioned in this meeting are available on our website. She also asked attendees to please stay muted until a call for a motion is given. President Thorne took time to thank the Board and the Supervisory Committee for their support.

Chairman Krueger then asked the members to review the minutes of the previous year's meeting and asked if there

were any changes or comments. David Larsen motioned to accept the minutes as presented and the motion was seconded by Sherrie Johnson. The vote was unanimous to accept the 2020 minutes as presented.

The Board of Directors report, President's Report, Supervisory Committee Report, Secretary/Treasurer Report were then reviewed by the members. Chairman Krueger asked if there were any comments or changes that needed to be made to the reports.

Cynthia Walker, Secretary/Treasurer, reported that net income was down this last year but remains strong. She feels the credit union is poised to take advantage of opportunities that come our way and the credit union continues to move forward with the long-term goals and is financially secure.

Lynn Kelly, Supervisory Committee Chair, gave a brief overview of the responsibilities of the Supervisory

Committee and some of the audits this committee reviews. She thanked the staff and the executive team for their hard work and dedication to the credit union, especially during the last year.

- President's Report – motion made by Amy Daniels, seconded by Matthew Tingey
- Supervisory Committee Report – motion made by Deborah Tschann, seconded by Letisha Falet
- Secretary/Treasury Report – motion made by Lisa Jensen, seconded by Dan Sorensen
- Board of Directors Report – motion made by Sherrie Johnson, seconded by Alisa Ott

The vote was unanimous to accept the reports as presented.

After the reports, President Thorne reported that the credit union has created a charitable foundation and instead of the credit union awarding donations to our community, it will be managed by the board of the charitable foundation. President Thorne thanked the volunteers up for re-election. They are Lisa Jensen, Bruce Sperry and Bob Plachta of our Supervisory Committee. She reported that we had two open positions on the Board. The Election/Nomination Committee convened last Fall and a call went out for applications. We received no applications. We then sent out nominations by petition as well and received no nominations. She announced that Lisa Jensen, Bruce Sperry and Bob Plachta have been re-appointed for another three-year term and she once again thanked the volunteers for all their hard work. She stated that the Board and Supervisory Committee members are volunteers and do not get paid. It requires a lot of time commitment with very few perks.

Chairman Krueger closed out the meeting and thanked the staff and volunteers on behalf of the Board of Directors for their hard work and dedication to the credit union.

The meeting adjourned at 6:17 p.m.



Salt Lake City VA Branch

Located inside the VA Medical Center
500 Foothill Boulevard, #GA 20-1
Relocation Completed February 2022



Branch Locations



WEST JORDAN BRANCH
2687 W 7800 S
West Jordan, Utah 84088

WEST VALLEY CITY BRANCH
5688 S Parkway Boulevard
West Valley City, Utah 84128

SALT LAKE CITY MAIN ST. BRANCH
3226 S Main Street
Salt Lake City, Utah 84115

GRANTSVILLE BRANCH
458 E Main Street
Grantsville, Utah 84029

SANDY BRANCH
8621 S 700 E
Sandy, Utah 84070

SUNNYSIDE BRANCH
1 Market Street
Sunnyside, Utah 84539

SALT LAKE CITY VA BRANCH
500 Foothill Blvd. #GA 20-1
Salt Lake City, Utah 84148

ATM'S
Thousands of fee-free ATMs
co-opcreditunions.org/locator



MORONGO BRANCH
47993 Morongo Trail, Suite 101
Cabazon, California 92230

TWENTY-NINE PALMS BRANCH
Located Inside the Spotlight 29 Casino
46-200 Harrison Place
Coachella, California 92236

SOBOBA BRANCH
23333 Soboba Road
San Jacinto, California 92583





American United
FEDERAL CREDIT UNION

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