



December 30, 2009

Dear Valued Member,

The time for our name change has arrived. We are very happy to share with you the news that as of January 1, 2010, your credit union's name is United Federal Credit Union. You've chosen to bank with one of the most dynamic and progressive credit unions in the country. There are going to be great changes now that we are part of a bigger, stronger credit union. Even with these changes, a lot of things are going to stay the same, such as you will still be banking with the people you know and trust, and you'll have the same personal service you've always enjoyed.

Your account number is staying the same. Your direct deposit and other electronic transactions will continue just as they are right now. Your checks will still clear your account, your debit card and PIN will be the same. The next time you order checks or a debit card, they will have the United FCU logo on them.

Other changes are going to go into effect in February 2010, providing more benefits and savings to our membership, and we want to keep you informed of those changes as well. Below you will find a few highlighted changes effective February 1, 2010. Please refer to the enclosed Account Information Booklet and Fee Schedule for complete terms and conditions of your account(s).

- The minimum balance to avoid a service charge has been lowered to \$300 (you can also avoid a fee if you have less than \$300 by having two or more accounts with us, certain accounts excluded).
- The cost of maintaining your credit union membership has been lowered. You need to keep just \$5 in your share savings account to maintain your membership. Plus, new members can join for just \$5 and no membership fee.
- Minimum balances to avoid fees have been reduced for Money Market accounts.
- Holiday Club accounts now have the convenience of automatic transfers. Instead of a check, your funds will be transferred to your checking account or regular savings account on November first.



- We've made loans easier and more affordable by eliminating application and processing fees!
- Save money as other less common fees have been reduced or eliminated.
- Some account names have been changed. All the benefits and features of your favorite accounts are still available, but the name shown on your statement may be different.

If you have any questions or concerns, please don't hesitate to contact us. Staff will be available to take your call 8:00 am to 6:00 pm (Monday-Friday) at 775-329-6673 or toll-free at 800-283-8485. Thank you for being a valued member of United Federal Credit Union.

Sincerely,

A handwritten signature in cursive script, appearing to read "Lynn Lundahl".

Lynn Lundahl
Nevada Regional President
United Federal Credit Union

(enc. 2)