

Dear Member,

The Board of Directors of Unified People's Federal Credit Union requests your support for a merger! Why?

The Board of Directors of Unified People's Federal Credit Union (Unified) conducted a planning session over a year ago to look toward the long-term future of the credit union. Longtime management staff is nearing retirement and market and regulatory forces are applying more and more pressure. Our existing resources limit the financial products, services and technologies we are able to offer you. In addition, much of the member loyalty experienced in the past has now become simply a rate war within a well saturated market. Finding qualified volunteers to serve on our board and committees is a challenge. With these factors in mind, and after exploration of many other options, the Board of Directors decided the best way forward for our members and staff is to merge.

After investigating options for merger partners of different sizes and locations, the Board of Directors unanimously voted to pursue a merger with NuVision Federal Credit Union (NuVision) out of Huntington Beach, California. Why California? Well, given the nature of financial services today we were not really focused on the credit union partner's location but more on their philosophy and size. Not many large credit unions we spoke with were willing to customize to our philosophy and maintain a strong commitment to our local Cheyenne community – NuVision was. And, we wanted a partner large enough to have impact in this market and give our members the products and services only a larger institution can sustain far into the future.

What do you stand to gain in this merger?

Easier Account Access & Support

- A new CO-OP ATM network with nearly 30,000 surcharge-free ATMs, covering all 50 states and 10 countries
- Expanded telephone service hours with a toll free number
- Online live chat available Monday through Friday

New Technologies for Added Convenience

- Comprehensive free online banking with bill pay and FinanceWorks for budgeting and access via Quicken or Money
- Mobile Banking APP with mobile check deposits and text banking
- Mobile Loan Applications
- POP money transfers – person to person payments

More Products & Services

- New checking & savings account options, in addition to Free Checking
- Robust mortgage loans products, with local specialized mortgage staff
- Business services, including loan and deposit services
- Student loans
- Investment & financial planning services
- Savings bond redemption
- Access to bilingual services
- Check cashing services

What doesn't change?

- **Same Local Leadership & Branch:** Current Unified leadership will remain with our combined credit union, and our branch will stay in our existing location in Cheyenne.
- **Personal Service & Staff:** We will remain member owned and member focused, providing the personal service you have always received, by the same staff that serve you today.
- **Nationwide Branch Network:** You will continue to have access to the Shared Branch Network of more than 5,000 credit union branches nationwide.
- **Account Safety & Security:** Your accounts will continue to be federally insured just as they are today through the National Credit Union Share Insurance Fund, which is backed by the full faith and credit of the U.S. Government.
- **Community Commitment:** We will remain committed to our community, creating a special \$1 million investment fund to increase our local outreach and support programs.

Both Nuvision and Unified are well capitalized and healthy. Both are committed to member service and a legacy of hardworking members. We, and the volunteers and staff of the credit union, support and recommend this merger to you. The National Credit Union Administration, our regulator, has vigorously reviewed and also approved our merger proposal. The final decision is for our members to make. **We request that you vote to approve the proposal and help us insure the future of our credit union.**

There are three ways you can participate in this most important decision:

- **By Mail:** Complete and return the attached ballot in the enclosed postage-paid envelope so it is received by December 12, 2017. Please note that we are **not able to accept completed ballots in our branch.**
- **Online:** Visit our credit union website, www.unifiedpeoplesfcu.org, and click on the "Vote Now" button to cast your vote until 6:00 PM December 12, 2017.
- **In Person:** Attend and vote during a Special Member Meeting, which will be held at 6:00 PM on December 12, 2017 at 414 E. 18th St. Cheyenne, WY.

Want to know more?

- Please don't hesitate to call 307-632-1476/800-325-7038 or come to the Special Meeting with any questions.
- Or you can visit our website www.unifiedpeoplesfcu.org where we will be maintaining answers to frequently asked questions.

We greatly appreciate your membership and support of this exciting opportunity. Thank you for your time and consideration.

Annette Spitsbergen
Board Chair

Camille Shillenn
President