



December 12, 2018

Dear First Security Credit Union Member

**We are excited to announce the merger of First Security Credit Union with United Credit Union!**

On November 14, 2018, First Security Credit Union members overwhelmingly approved a merger with United Credit Union, the second oldest credit union in Illinois. The Board of Directors from both credit unions have mutually agreed that this partnership is a tremendous opportunity to create more value for our membership.

**Our partnership will allow for added member value.** We will be able to offer new products and services to meet your banking needs, while retaining the same employees you have come to trust. By combining forces, you will have access to significantly enhanced benefits, including 3 additional full-service branch locations, access to over 5,000 Shared Branch locations and over 30,000 surcharge free ATMs nationwide. Online Banking and Mobile Banking will provide you with immediate access to your accounts. The result is a stronger credit union, with greater access to financial services and your account than ever before.

**The Lincolnwood branch will permanently close January 4, 2019.** This location will be combined with the United Credit Union branch office located at 5901 North Cicero Avenue, Suite 106 inside the Executive Tower building. The branch office hours will be: Monday, Tuesday, Thursday, Friday 10:00am – 5:30pm, Saturdays 8:30am – 12:30pm and closed on Wednesdays. You may begin conducting transactions at this location on Monday, January 7, 2019.

**Together as one.** Over the next few weeks, we will begin integrating First Security Credit Union accounts into United Credit Union's core system. You will receive a "Welcome Packet" in the mail with your new account information prior to the account conversion date of January 6, 2019. When the conversion is finished, you will have complete access to United Credit Union's products, services and branch locations. Until then, we anticipate no changes on your account, and the same services you currently enjoy will be available as usual. We will communicate important information as the process continues to ensure that the transition is as smooth as possible.

First Security Credit Union Board of Directors and staff are excited for the great possibilities this partnership will bring and look forward to continuing to make your financial dreams a reality.

Sincerely,

A handwritten signature in black ink that reads "Dennis A. Fisher".

Dennis A. Fisher  
President/CEO  
First Security Credit Union