



August 31, 2026

Dear G&R Credit Union Member,

The merger of Gibbons & Reed Employees Federal Credit Union ("G&R") with American United Federal Credit Union ("American United") will officially take effect on October 1, 2026. This revised effective date replaces the August 1 date communicated previously. Thank you for your patience as our teams complete the final preparations needed to ensure a smooth changeover.

Enclosed are American United's *Terms and Conditions*, *Privacy Notice*, and *Fee Schedule*. These documents describe the terms, conditions, and fees that will apply beginning October 1, 2026. Please review them carefully and retain them for your records. Because American United offers a broader range of products and services than G&R currently provides, the Fee Schedule includes some products and services you may not currently use. As a result, some of the listed fees may not apply to your accounts or the services you use.

Before October 1, we will provide additional information explaining what will stay the same, what will change, how you will access and manage your accounts, and whether you need to take any steps before the transition. To complete the necessary system and account changes, the G&R branch will be closed on Thursday, October 1, and will reopen on Friday, October 2, as an American United branch.

Thank you for the trust you have placed in G&R. We look forward to supporting you through the transition and continuing the personal service you value. We are excited to welcome you as a member of our Credit Union.

Sincerely,

A handwritten signature in black ink that reads "Jacob Bowman". The signature is fluid and cursive, with a long horizontal stroke extending from the end of the name.

Jacob Bowman
President & Chief Executive Officer