



IMPORTANT MERGER NOTICE



Welcome to PenFed Credit Union! As President/CEO of allU.S. Credit Union and President/CEO of PenFed Credit Union, we applaud the membership for voting overwhelmingly in favor of combining our distinguished credit unions.

You will soon be a member and owner of one of America's strongest and most stable financial institutions. As the continuing credit union, PenFed will help you **Do Better** as you work to reach your financial goals through market-leading products and services.

Over the next couple of months, we will be working to move your accounts and financial services to PenFed. However, to ensure an orderly transition of your accounts, the credit union will continue to operate as allU.S. Credit Union until October 1, 2022. Until that date you may continue to use your allU.S. Credit Union checks, debit cards, and online services.

In October, your allU.S. Credit Union account(s) will automatically convert to PenFed accounts. Be on the lookout over the coming weeks for additional information from PenFed regarding the transition of your account(s). **Please do not discard these notifications as they may require your prompt attention to ensure uninterrupted service.**

Now would also be a good time to confirm the current address(es), cell phone number(s) and email address on file with allU.S. Credit Union, as these are the primary means of communication used to contact you about the upcoming account conversion.

We invite you to visit PenFed.org/ALLUS for FAQs, deposit and loan rates, and other important transition information. If you have any additional questions, PenFed representatives are available to serve you seven days a week by calling the designated merger assist line at 866-386-7189. We look forward to helping you and your family turn your financial dreams into reality.

Very truly yours,

Patrick Redo
President/CEO
allU.S. Credit Union

James R. Schenck
President/CEO
PenFed Credit Union