

April 15, 2019

(First Name) (Last Name)

(Address)

(City), (State) (Zip)

Welcome, (First Name) (Last Name), to U of I Community Credit Union

At the special membership meeting held on April 14, 2019, the members and Board of Directors of the Urbana Postal Credit Union (UPCU) voted to merge UPCU with the University of Illinois Community Credit Union (UICCU). This merger is scheduled to take place on May 1, 2019.

Effective the date of the merger, your membership and accounts at UPCU will transfer to membership and accounts at UICCU. You do not need to sign any papers for this change; however, please review the changes that will be explained in this letter and in the online FAQ.

It is our privilege to provide an early welcome to UICCU. We look forward to serving you and helping you achieve your financial goals. UICCU is not-for-profit, member-owned, and loyal to serving our local community. This merger means you'll have access to more products and services, including more branch locations and extended hours. Additionally, we are committed to delivering value to our members through enhanced technology, competitive rates, convenience, and helpful products!

To ensure a seamless transition, please review the following information:

New Account Number/Routing Number

You will get an entirely new account number following this merger. This account will house your savings and any loans that are transferred from UPCU in the merger.

Your new UICCU account number will be _____.

UICCU's routing number is 271176899, which you should use for any new or existing direct deposit or automatic payment instructions.

Existing UPCU Accounts

Savings accounts will be based on UICCU rates and account structures starting May 1, 2019. See the enclosed account disclosures and rate and fee schedule.

Existing loans will continue under their current rates and terms until they are paid in full or refinanced. As explained in an earlier letter, existing Open End Unsecured Loans will no longer

be allowed additional advances after April 26. Please consider a UICCU Prime Credit personal line of credit in order to establish an ongoing credit line.

UPCU Branch

The UPCU office at 3100 Tatman Court will be closed after Friday, April 26, 2019 in order to transfer and verify all account information to the UICCU computer system successfully. UPCU members will have access to accounts at UICCU as soon as possible on May 1. We sincerely apologize for any inconvenience this may cause and assure you we will make every effort to bring all systems and access live as quickly as possible.

The UPCU office will not be maintained as a branch of UICCU. We look forward to serving you at our branches at:

Urbana	206 E University Ave. (Five Points)
Champaign	2201 S. First St
Urbana/Campus	1401 W. Green St (Illini Union)

Home Banking Access

Home banking through the UICCU will be available on Wednesday, May 1. In order to access UICCU home banking an email address must be on file with UICCU. Please contact us in person or by phone to provide your email address to us.

How to Learn More or Get Additional Help

For any additional questions, please feel free to call us at 217-278-7700. Information and FAQs are also available at uoficreditunion.org/urbana-postal-cu-merger.

We appreciate the trust that you and the UPCU Board of Directors have placed in us, and we will work diligently to make this process as smooth as possible. We look forward to our new partnership and the opportunity to serve all of your financial needs with the exceptional service you've come to expect and deserve.

Thank you for your support,

Chris Harlan
President/CEO