



November 26, 2021

Dear Unified Communities Federal Credit Union Member:

We have very exciting news to share with you; news that will make your credit union stronger and better in virtually every way. After great consideration and analysis, Unified Communities Federal Credit Union has made the decision to merge with Genisys Credit Union. Genisys Credit Union is a \$3.9 billion credit union headquartered in Auburn Hills, MI.

First, the questions that are probably top on your mind are, “Who is Genisys Credit Union, why are we merging, and what’s in it for me as a member?” Unified and Genisys have a lot in common and were both founded to help serve our local General Motor employees. As you know, Unified was chartered in 1949 to serve General Motors Employees at the Willow Run plant in Ypsilanti, Michigan, before moving to a community charter. Similarly, the roots of Genisys Credit Union are those too of serving General Motors Employees from the Truck and Coach plant in Pontiac, and the Tank/Metal Fab Plant in Grand Blanc.

Like many small credit unions across the country, we are faced with challenges of securing the necessary resources to remain competitive and provide our members with the services they deserve now and in the future. By joining with Genisys, your credit union will be a much more substantial player in the credit union industry. This scale will translate into greater value for you, including more branches, more services, more expertise, more convenience, and more opportunities to add to member benefits in the future. Most importantly, we’ll still be *your* credit union serving *your* interests.

This combination has the great benefit of joining two healthy credit unions. Unified Communities has retained its strong financial position through the wise and prudent leadership of its Board and management team. Genisys Credit Union has also always made the strength of the credit union a priority in serving its members. Because of these similar values, the leadership of Unified Communities is convinced that this particular combination will be greatly beneficial to our members. We know that our members are the reason we exist and we are not in any way forsaking the values that have made our credit union what it is today. We look forward to taking your credit union to the next level – in the credit union world and in your world.



Some of the benefits that you will receive from your new, larger credit union include:

- A larger branch network. Genisys currently has 28 branches in southeast Michigan, including a new branch in Van Buren Township/Belleville, featuring a drive-up ATM and drive-thru.
- Expanded access to your accounts through the Genisys full-service Contact Center, where you call, e-mail or chat with us, rather than visiting a branch.
- The latest in mobile and online banking technology, including remote deposit, card controls, and bill payment through your smartphone or computer
- Available credit through the Genisys consumer loan and mortgage departments
- Valuable financial guidance and service through Genisys Investment Services
- Debit Rewards on all of your signature-based debit card transactions
- Genius High-Yield Checking
- Improved deposit and loan rates
- Business banking solutions

Over the next few months, we will be providing you with additional information on our proposed merger and what it means to you. This is critically important because you will be asked to cast your vote to approve the merger. We're hoping for a 100 percent approval rate, as we already have from both of our boards, and will provide you with all the information you'll need to cast a positive vote. Once the vote has been taken we'll move forward to integrate your accounts and communications into the Genisys system. We promise to keep you updated as this combination continues.

As President and CEO of your credit union, I am extremely excited about this new opportunity and confident that the combined organization will lead to even greater value for our members.



Thank you for your membership and for your confidence in Unified Communities Federal Credit Union. If you have any questions or concerns, please feel free to call us at 734-697-4800 or visit the website for the most up-to-date information. In the meantime, we will continue “business as usual” and will do everything in our power to provide you with world-class service and to earn your continued trust now and in the future.

Sincerely,

Mary Carnarvon-LaHousse

Mary Carnarvon-LaHousse
President & CEO