



700 Bear Swamp Road
Peru, New York 12972
518-643-9915
www.mountainvalleyfcu.com

October 30, 2025

Dear Mountain Valley Member,

I hope you are enjoying our crisp Autumn weather and gearing up for the busy holiday season! I am excited to share that Mountain Valley Federal Credit Union's merger with AmeriCU Credit Union is planned for **December 1, 2025**.

As we promised from the start, our two teams are working hard to make this transition as smooth as possible, but there are some things we will need your help on in the coming weeks. Please take a moment to review this letter in full to understand how the transition with your accounts will happen.

Be sure to watch your mail for the latest merger information, including your new account details and debit cards.

Should you have any questions, we are happy to help. Don't hesitate to call 518.643.9915 or stop by one of our branches! Our team members are here to assist you in any way we can.

All my best,

Maggie F. Pope
Chief Executive Officer
Mountain Valley Federal Credit Union





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WHAT YOU NEED TO KNOW ABOUT OUR MERGER WITH AMERICU

Accounts

- MVFCU accounts will automatically convert to comparable AmeriCU accounts. This includes Savings, Checking, Share Certificates, and Money Market accounts.
 - Your Consumer Checking account will be converted to AmeriCU's Freedom Checking account. Refer to the enclosed *Truth-in-Savings Disclosure* and *Schedule of Fees and Charges* for more information or visit AmeriCU.org/disclosures. You will have the option to upgrade to a different checking account of your choice after 12/1.
 - Your Savings accounts will be converted to AmeriCU's Share Savings accounts. Refer to the enclosed *Truth-in-Savings Disclosure* and *Schedule of Fees and Charges* for AmeriCU's current Savings rate or visit AmeriCU.org/disclosures for more information.
- Existing Share Certificates will keep the same terms, rates, and maturity dates.
- New account numbers and debit cards will arrive in mid-November. You will need to activate your debit card and update any recurring payments (think Netflix, Amazon, etc.) with your new account and routing information.
- Information on AmeriCU checks and AmeriCU's Overdraft Protection will be included with your account details.
- Transactions made through an MVFCU account that have not yet been posted by December 1 will be posted to your AmeriCU account.

Loans

- All MVFCU loans will automatically convert to AmeriCU loans with the same terms, rates, and payment amounts. No action is needed, and your loan protection coverage remains the same.
- New loan account numbers will be mailed in mid-November. Please remember to update any automatic payments with your new account information.
- Mortgages with OwnersChoice remain unchanged.



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Online & Mobile Banking

- On December 1 you will have access to AmeriCU's Online & Mobile Banking. You will need to enroll by downloading the AmeriCU app or visiting AmeriCU.org.
- If you use Bill Pay, you will need to enter your current payee info from MVFCU's Online Banking platform into AmeriCU's system.

Locations & Services

- All MVFCU branches will remain open as AmeriCU Financial Centers.
- New Lobby and Drive Thru hours start December 1: Mon–Thu 9 AM–4 PM, Fri 9 AM–5 PM.
- Our Peru and Keeseville branches will be open Saturdays, 9 AM–12 PM, starting January 3.
- You will have access to even more representatives through AmeriCU's Member Contact Center, Virtual Financial Center, and Interactive Teller Machines.
- MVFCU's ATMs will be upgraded to AmeriCU's Interactive Teller Machines in early December. In addition to standard ATM features, these enhanced machines allow you to make deposits, pay loans, and even talk with an AmeriCU teller during business hours. (Visit AmeriCU.org/ITMs for more information)
 - Temporary ATM outages may occur while we make upgrades. AmeriCU will reimburse any fees you may incur by using third-party ATMs during the installation window.
- New coin machines will be installed the week of December 8. During the installation window, tellers will be able to accept rolled coins.

