

We Need Your
VOTE



Approve the Merger and Conversion
to Private Insurance

Enclosed is a ballot asking for your support on merging Atrium Credit Union with DayMet Credit Union and converting our current deposit insurance from federal to private deposit (share) insurance. Your elected Board of Directors and Management believe the merger and insurance conversion is in the best interest of all members, and we urge you to vote to approve the merger and conversion to private insurance.

Coverage Per Individual Account...
Not Per Member

If the merger and conversion is completed, your deposit accounts will be insured up to \$250,000 per each and every account (with no limit to the number of accounts) by American Mutual Share Insurance Corporation (American Share), an Ohio-based corporation and the nation's largest credit union-owned private deposit insurer. There is no increased cost to you.

Member Accounts Example	American Share's Insurance
 Savings/Regular Shares	\$250,000
 Checking/Share Drafts	\$250,000
 Share Certificate/Regular CD #1	\$250,000
 Share Certificate/Regular CD #2	\$250,000
 Christmas Club	\$250,000



Excess Share Insurance

Additionally, members will also receive up to \$250,000 of excess deposit insurance through Excess Share Insurance Corporation (ESI), a licensed private insurance company. When combining American Share's deposit insurance with ESI's excess insurance, each and every account of every member will be covered up to **\$500,000**.

BENEFITS OF THE MERGER

Two Additional Locations with Drive Thru and Expanded Hours of Operation, Including Saturdays at One Location

Increased Member Support Team for In Person, Phone and Online Assistance

Direct Deposit NOW (Members Can Receive a Direct Deposit Up to 3 Days Sooner)

Access to CO-OP's 5,600+ Shared Branch Locations and 30,000+ Surcharge-free ATMs

Mobile Wallet for iPhone and Android

Free Carfax Report with Loans

Online Membership Opening and Account Opening for CDs, Sub Savings and Money Market Accounts

2% Cashback on Purchases with DayMet Credit Card

Free Credit Score Services to All Members via Online Banking

FEDERAL REGULATION REQUIRES THAT THE FOLLOWING STATEMENT APPEAR.

IF YOU ARE A MEMBER OF THIS CREDIT UNION, YOUR ACCOUNTS ARE CURRENTLY INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION, A FEDERAL AGENCY. THIS FEDERAL INSURANCE IS BACKED BY THE FULL FAITH AND CREDIT OF THE UNITED STATES GOVERNMENT. IF THE CREDIT UNION CONVERTS TO PRIVATE INSURANCE WITH AMERICAN SHARE INSURANCE AND THE CREDIT UNION FAILS, THE FEDERAL GOVERNMENT DOES NOT GUARANTEE THAT YOU WILL GET YOUR MONEY BACK.

About American Share Insurance and Private Insurance

- No credit union member has ever lost money in an American Share-insured deposit.
- American Share is owned by the credit unions it insures and has been exclusively insuring credit union members' accounts for over 50 years.
- Currently, over 1.3 million members belong to credit unions insured by American Share.
- A majority of American Share's assets are held in cash and US Treasury and US Government agency bonds.
- Credit unions must qualify for American Share deposit insurance, and American Share routinely examines the credit unions it insures.
- American Share is authorized to issue credit union share insurance in Ohio and is licensed and dual regulated by the Ohio Department of Insurance and the Ohio Department of Commerce in its home state. The company's financial statements are audited annually by an internationally recognized independent CPA firm and are available upon request at the credit union.

Why We Need Your Vote To Merge and Convert

Federal regulations require that all members be given the opportunity to vote, and that a minimum of 20% of the membership must vote.

Your deposits at Atrium Credit Union are currently insured by the National Credit Union Administration (NCUA), a federal agency. The standard maximum federal coverage is up to \$250,000, but members may structure their accounts to achieve federal coverage in excess of \$250,000.

Deadline to Vote

February 26, 2025 at 4:30 PM (ET)

To be counted, your vote must reach E Space Communications Inc. on or before this time.

If you have any questions, please contact us at 513.974.5179.

LEARN MORE AT OUR

Special Meeting



WEDNESDAY, FEBRUARY 26, 2025
4:30 PM (ET)



ONSITE

Premier Health Atrium Medical Center
1 Medical Center Drive
5th Floor - Professional Building
Middletown, OH 45005



VIRTUAL

CUBallot.com/Atrium4U-Meeting



You will need to enter your account number and the last four digits of your Social Security Number to join the meeting online



Cast Your Vote Via the Following Methods

As a reminder, your elected Board of Directors and Management believe the merger and insurance conversion is in the best interest of all members, and we urge you to:



Approve the Merger and Conversion to Private Insurance



Credit Union Branch

6051 Market Ave - Suite C | Franklin, Ohio 45005



Online

Atrium4U.CUBallot.com



Mail

E Space Communications Inc.
PO Box 3156 | Dublin, OH 43016



Special Meeting Scan

See Details Above



Call

888.907.6435



Mobile Phone Scan

Atrium4U.CUBallot.com



For more information about DayMet Credit Union, visit DayMetCU.com