



Dear Members,

We are excited to welcome Federal Family Federal Credit Union Members to the Hercules First Federal Credit Union family. Our tagline is "Growing Stronger Together" and we take this statement seriously. Our goal is to provide our members with the best products and services in the industry.

Benefits of the merger:

- The opportunity to bring two financially strong credit unions together.
- Hercules First Federal Credit Union provides a "full service" mortgage department including 5 to 30-year mortgages, 2nd mortgages and Home Equity Lines of Credit (fixed and variable rate).
- Both credit unions utilize the same core processor which will help make the merger of the systems easier.
- Hercules First Federal Credit Union will have 3 branch locations to better serve our members.
- Federal Family Federal Credit Union members that have loans or certificates will not see changes to their current rates.
- Members will have the value of being part of a full-service credit union, but continue to feel like they are part of a small community credit union that knows you by name.
- All employees of Federal Family Federal Credit Union will remain with Hercules First Federal Credit Union. These employees are great assets and will be key to the continued success of the credit union.

Other issues to watch for:

- Starting July 1st, the name of the Salt Lake City Branch will reflect the Hercules First Federal Credit Union name and logo.
- Your statement will be printed on Hercules First FCU stock starting July 31st, 2018.
- The system conversion will take place during the first quarter of 2019, but we will have a system in place that will allow Federal Family Federal Credit Union members to utilize the Hercules First FCU branches located in Taylorsville and Riverton.

We are excited about this merger and the great opportunity we have to provide the excellent service and support you are already used to. Our goal is to enhance this service and create more opportunities for you as we move forward. I encourage you to attend one of the "Open House Meet and Greets" that we have scheduled at each branch location. We'll have some refreshments and a few giveaways. The dates are listed on the back side of this newsletter.

Sincerely,



Brett Blackburn CEO
Hercules First Federal Credit Union

Merger Specials

To welcome you to our family of members, we are offering several "Merger Specials"! Find details on the back page.

Open House - Meet and Greet

We invite you to join us at one of our open houses in July. We'd love to meet you in person and get to know you one on one! Check out the back page for days, times and locations.

Financial Planning Education Seminars

Join us for a free dinner and Education Seminar presented by our team of experienced Financial Advisors. Seminars will be held Wednesday, July 11 and Wednesday, July 18, 2018 at our Taylorsville Branch. Dinners will begin at 6:00 p.m. RSVP by calling Cammie at 801-968-9011. Space is limited.

Holiday Closures

All of our branches will be closed on the following dates to celebrate the summer holidays:

Independence Day	Wednesday, July 4th
Pioneer Day	Tuesday, July 24th
Labor Day	Monday, September 3rd



MERGER SPECIALS

With our merger we'd like to offer members a couple specials to start things off on the right foot.

■ **Step Up Savings Certificate Special**

You can't lose with a "Step-Up." Take advantage of these great rates and if rates go up you're allowed one "Step-Up" to the current rate during the term of the certificate. And if rates go down? Even better, you're locked into a good rate for the entire term.

18 Month Certificate 1.26% APY

5 Year Certificate 2.68% APY

■ **Auto Loan Special – Great Rate and up to \$500 Cash Back!**

Get a great rate on a direct auto loan and we'll pay you 1% of the loan amount up to \$500 for bringing us the loan. If the dealer sold your loan to another financial institution no problem, come by, and we can generally give you a better rate and you may well be \$500 richer.

See Herculescu.com or FederalFamilyFCU.com for current rates and details.

Open House – Meet and Greet

We're planning an Open House at each of our three offices in July. Stop by and say hello to old and new friends. We'll have some refreshments and a few "giveaways."

Riverton Office: 5 p.m. – 7 p.m. – July 11th

Taylorsville Office: 5 p.m. – 7 p.m. - July 12th

Federal Building: 11:30 a.m. – 1:30 pm. – July 18th

Hercules First Federal Credit Union

Taylorsville Main Office

3141 West 4700 South, Salt Lake City, UT 84129

Phone: 1-801-968-9011

Fax: 1-801-966-8852

Lobby Hours: Monday-Friday 9:00 a.m. to 5:30 p.m.

Drive Up Hours: Monday and Friday 9:00 a.m. to 6:00 p.m.
and Saturday 9:00 a.m. to 1:00 p.m.

ATM: Member CO-OP ATMs. Go to <https://herculescu.com/financial-services/atm-near-me/> to find the one nearest you.

Riverton Branch

1543 West 12600 South, Riverton, UT 84065

Phone: 1-801-968-9011

Fax: 1-801-966-8852

Lobby Hours: Monday-Friday 9:00 a.m. to 5:30 p.m.

ATM: Member CO-OP ATMs. Go to <https://herculescu.com/financial-services/atm-near-me/> to find the one nearest you.

Salt Lake City Office (Federal Family FCU)

125 South State Street, Room #2205, Salt Lake City, UT 84138-1129

Phone: 1-801-364-5717

Toll Free: 1-888-574-2219

Fax: 1-801-364-0815

Lobby Hours: Monday-Friday 9:00 a.m. to 5:00 p.m.

ATM: Yes

www.herculescu.com

"Growing Stronger Together"