



August 23, 2023

Dear Veridian member,

We're pleased to share that American Investors Bank and Mortgage (AIBM) is now officially Veridian Credit Union. As a new Veridian member, we want you to know what to expect within the coming weeks.

Your money is secure with us. We're federally insured by the National Credit Union Administration (NCUA). That means at least \$250,000 per individual depositor is insured by the National Credit Union Share Insurance Fund. This is similar to how the Federal Deposit Insurance Corporation (FDIC) insured your deposits through AIBM.

You should continue to use the location at 6385 Old Shady Oak Rd., Suite 110, in Eden Prairie. As you do, you'll see AIBM transition to Veridian at this building, in communication you get by mail and more. **Below are the next steps for you:**

- Continue to use your checks and debit/credit cards as you do today.
- Access your online banking as you do today. We'll let you know when you can begin using Veridian's online banking.
- Gather the account information and addresses for any transfers and bills you pay using AIBM's online banking so you're ready to set them up in Veridian's online banking when it's time.
- Collect the information from any automatic payments scheduled with your AIBM accounts or AIBM debit/credit cards so you can update them with your Veridian account information when we let you know it's time.

We look forward to helping you create your successful financial future and supporting you through every stage of life while providing trustworthy service, great rates and fewer fees. This will start with mailing you account-related communications for the next couple of months.

Our membership and account disclosures are enclosed so you have ample time to read them before we ask you to agree to the terms in the coming weeks. If you have any questions, please refer to the Frequently Asked Questions included with the acquisition intention letter, go to [aibandm.com](http://aibandm.com) or call **(952) 938-6520**.

Sincerely,

A handwritten signature in black ink that reads "Renee Christoffer".



**Renee Christoffer**  
President - CEO  
Veridian Credit Union

