

**FINAL
MEMBER MERGER Q&A
April 21, 2008**

Q. Where do I go for more information?

A. We will be posting information as it becomes available on our Web sites at www.usacuonline.org and www.tfcu.org

Q. Why are T&C Federal Credit Union and USA Credit Union working together to combine the two organizations?

A. The credit union world is becoming increasingly competitive and consolidated. This partnership is a proactive step by two financially sound institutions to capitalize on their strengths, and position the new organization to move into the future.

Q. How will combining the two credit unions affect my service?

A. Members will retain all the high-quality services they have now, plus enjoy expanded branch locations across the metro Detroit area, enhanced products, services and convenience, and uninterrupted membership.

Q. Is either credit union in financial trouble?

A. No. Both credit unions are financially sound and well-capitalized with solid earnings, and both consistently receive high ratings from regulators.

Q. Is my money safe?

A. Yes. Your funds continue to be federally insured by the National Credit Union Administration.

Q. I have a lot of money on deposit. Will the level of deposit insurance change in any way?

A. No. Your deposit accounts are insured up to \$100,000.00 by The National Credit Union Share Insurance Fund and your IRA deposit accounts are insured up to \$250,000.00. It is important to note that the financial stability of an organization goes beyond share insurance. Both T&C Federal Credit Union and USA Credit Union have received the highest rating possible from Bauer Financial, Inc. (Five Stars). This organization classifies all credit unions and banks based on a number of factors, including profitability, investment portfolio, capital, loan delinquencies, and historical trends and reserves. Our ratings make a strong statement about the safety and financial soundness of both credit unions.

Q. Is the decision to merge final?

A. Not yet. Following lengthy and deliberate fact-finding and negotiations, the partnership was unanimously approved by the Board of Directors from each Credit Union. Some additional regulatory requirements must be met before the merger is finalized in 2008.

Q. Will all members be required to vote on this?

A. No. Only T&C Federal Credit Union members are required to vote to merge with USA Credit Union.

Q. Why do current T&C Federal Credit Union Members have the opportunity to vote on the merger, while USA Credit Union members do not?

A. Because the membership of T&C Federal Credit Union will be merging into the existing charter of USA Credit Union, and because credit unions are member owned, any changes of this nature must be voted on by the membership that will merge into another credit union. This is a requirement of the National Credit Union Administration, which is the federal regulatory agency responsible for governing Federally Chartered credit unions.

Q. Will the credit union name change?

A. Yes, the new credit union name will be Genisys Credit Union. The name comes straight out of our roots. "Gen" from General Motors members who started T&C and "isys" from Unisys members who form the foundation of USA. We are not forgetting who we are or where we came from.

Q. Who will lead the new Genisys Credit Union?

A. Dianne Addington, current President and Chief Executive Officer of T&C Federal Credit Union will remain in that capacity in the new Genisys Credit Union. Mary McDonald, CEO of USA Credit Union, will help lead the combination of the two organizations until her planned retirement in 2009. A combination of T&C and USA's current Board members will set policy and provide direction for Genisys Credit Union.

Q. Will there be layoffs?

A. No layoffs are planned or anticipated. Employees will also retain benefits.

Q. Are you going to close my Branch?

A. No. No branches will be closed as a result of this business combination. .

Q. When will I be able to start using the other credit union's branches?

A. The date for branch availability will be announced after the merger becomes effective in December 2008. In the meantime, if a particular branch is already a part of the shared network (CU Service Centers), members can use those branches now.

Q. How will I be notified if there are any changes to my account?

A. Members will continue to receive updates via postcards, newsletters, statements, Web sites and lobby brochures. Please be sure to read all material sent to you from your credit union.

Q. When will I start to notice a change?

A. Beginning January 2009, operations will combine slowly over a period of about 12 months. Members will be kept informed of changes and new opportunities as they become available.

Q. Since we will be bigger, will we operate like a bank?

A. No. We will stay a nonprofit, member-owned financial cooperative and serve members in the traditional credit union manner, including community based service.

Q. What is the advantage of being bigger?

A. Combining the best of both organizations means a credit union with expanded products and services, more financial assets, combined technology and personnel skills and expanded diversification of membership.

Q. Will the changes cost members (e.g., new checks)?

A. No. Members will not incur costs.

Q. Will my account number(s) change as a result of the merger?

A. There will not be an immediate change in your account numbers. However, once the computer systems of the two credit unions are combined, there may be a change in some of the account numbers. Those members with accounts that are affected will be contacted well in advance of the changes.

Q. Will my direct deposit continue to post to my account(s) without interruption?

A. Yes. Your direct deposit will continue to be posted to your existing accounts without interruption.

Q. Will my loan or certificate rate change?

A. The rate on your fixed rate loan or share certificate will remain the same until the end of the term. Any renewals or new loans will be subject to current rates.

Q. Will my Visa credit card, ATM card, debit MasterCard and Bill Payment still work?

A. Yes. Your Visa, ATM, debit MasterCard and Bill Payment will continue to work. As your cards expire they will be replaced with new cards that will reflect the Genisys identity. As integration plans are formalized, you can be assured that if any changes are made to your account numbers, we will ensure that the adjustments to your Bill Payment, automatic transfers and your ACH transactions will be taken care of by our staff.

Q. I am a member of both T&C Federal Credit Union and USA Credit Union. Can I combine my accounts? Can I keep them separate if I wish to do so?

A. You may maintain separate accounts. However, if you wish to combine them you may do so once the computer systems are combined in 2009.

Q. Will there be any changes to the fees charged by the credit unions?

A. There are no plans to increase fees. Any changes that are made will be done in the best interest of the majority of our combined membership.

Q. I see that both USA Credit Union and T&C offer insurance products. Will the combined organization continue to offer those products?

A. During the integration process, teams from both credit unions will be evaluating products and services currently offered by both organizations. In the cases where we have duplication of offerings, we will determine which product/service provides the best value for the majority of our combined membership. At this time, the evaluation process is progressing. It has not been determined which products and services will remain as they are currently and which will be replaced. As these decisions are finalized, affected members will be notified.

Q. Will I be able to continue to use my checks or will I have to order new ones?

A. If any changes are made that result in your current checks becoming obsolete you will be notified well in advance. You will not incur any cost for the new checks.

Q. Will the passwords I use to access my account(s) change?

A. There will be no immediate change in your passwords. However, once the computer systems of the two credit unions are combined, there may be a change in some passwords. Those members with passwords that are affected will be contacted well in advance.

Q. Who can I call if I have more questions?

A. Current T&C Federal Credit Union members may call 248-858-2323.

Current USA Credit Union members may call 800-521-8440.

Version JB 4-21-08