



207 W. Lincoln St.
PO Box 461
Augusta, WI 54722

June 26, 2026

Important Update About Your Local Branch

We are writing to share an important update regarding your local branch. After careful consideration and thoughtful planning, Unity Bank and Mid Minnesota Federal Credit Union have entered into an agreement for Mid Minnesota Federal Credit Union to purchase the Unity Bank Clarissa branch. This transition is expected to occur prior to the end of 2026, pending final approvals.

This decision reflects a shared commitment to long-term strength and continued service to customers. Both organizations have worked closely to ensure this transition is handled with care, clarity, and a strong focus on your experience.

What This Means for You:

As part of this transition, **your accounts, including your day-to-day banking relationships, are expected to move to Mid Minnesota Federal Credit Union.** Our goal is to make this process as smooth and seamless as possible. You will receive additional information with clear details and any steps, if needed, well in advance of the transition.

Prior to Transition:

- You will continue to have full access to your accounts
- Your banking services will continue as usual
- Both of our teams are available to support you every step of the way

Our Commitment to You

We understand that banking is personal. It is built on trust, relationships, and the people you know. Both organizations are aligned in one goal: to make this transition easy and ensure you continue to feel confident in your banking relationship.

Unity Bank: Our commitment to our customers and communities remains strong. We are making this decision as part of ensuring long-term strength and resource management, and we are focused on supporting you through this transition.

Mid Minnesota Federal Credit Union: We are proud to welcome you and look forward to continuing to serve you. Our focus is on building relationships, providing 24/7 access to your money, and making your banking experience seamless moving forward.

What to Expect Next

- You will receive additional communication with more detailed information
- Our teams will be available to answer questions and provide support
- Closer to the transition at the end of the year, we will share final details and any updates
- **There is nothing you need to do at this time.**

We are Here for You

If you have any questions or would like to talk through your situation, please contact us:

Unity Bank: 877-889-6847 | cct@unitybanking.com

Mid Minnesota Federal Credit Union: 218-829-0371 OR mmfcu.org/clarissa

We are grateful for the trust you place in us. While this is a change, our shared commitment to serving you with care, clarity, and respect remains unchanged. We look forward to supporting you through this transition and into the future.



Kelly George
CEO, Unity Bank



Bob Gerads
President/CEO, Mid Minnesota
Federal Credit Union



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Frequently Asked Questions

What's happening?

After extensive research, discussion, and thoughtful consideration, the bank has made the difficult decision to sell the Clarissa branch to Mid Minnesota Federal Credit Union (Brainerd).

Why is this happening?

This decision is part of an effort to strengthen the bank for the long term and ensure we are positioned to serve our customers and communities in a sustainable way.

Will I still be able to access my money?

Yes. You will continue to have access to your accounts throughout the transition.

What happens to my relationship with the bank?

Your banking relationship, including your accounts, will transition to Mid Minnesota Federal Credit Union. They will continue supporting you locally, including through the team you already work with.

What if I prefer to stay with Unity Bank?

As part of this transition, accounts associated with the Clarissa branch are planned to move to Mid Minnesota Federal Credit Union (Brainerd). Our goal is to make that process as smooth as possible for you.

Will I still see the same employees?

Mid Minnesota Federal Credit Union and Unity Bank are working together in this transition with the expectation that the Clarissa employees will continue serving customers through the transition and into the future, helping provide familiarity and continuity.

What should I do right now?

There is nothing you need to do at this time. Clear communication and guidance will be provided as we move closer to the transition.

What is the difference between a bank and a credit union?

Both banks and credit unions offer everyday services like checking accounts, loans, and online banking.

The main difference is how they are structured:

- A bank is a for-profit institution
- A credit union is a member-owned, not-for-profit cooperative

For you as a customer, many day-to-day services will feel similar.

Will my accounts still be safe?

Yes. Your money remains safe and protected.

- At Unity Bank, deposits are insured by the FDIC (Federal Deposit Insurance Corporation)
- At a credit union, deposits are insured by the NCUA (National Credit Union Administration)

Both provide federal insurance protection, typically up to standard limits, and are backed by the U.S. government.

Do I need to do anything to be insured?

No. Your accounts will continue to be insured automatically through the credit union's coverage. There is no additional action required from you.



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What does it mean to be a “member” of a credit union?

Credit unions refer to customers as “members” because of their structure. As part of the transition, you may be asked to complete a simple step or agreement to become a member. More information will be provided to you before the transition.

Will my account number or routing number change?

Yes, with the transition to Mid Minnesota Federal Credit Union both the account and routing numbers will change. You will receive specific information about your accounts well in advance of the transition near the end of 2026. If any updates are needed, you will be given clear instructions and supported through the process.

Will I still be able to access my money the same way?

Yes. You will continue to have access to your accounts through normal channels such as:

- In-person banking
- Online and mobile banking
- ATMs

Will services or products be different?

Both banks and credit unions offer similar core services. There may be some differences in how services are structured or named, but your everyday banking experience is expected to remain familiar.

What if I have loans or other accounts?

Loans and other account relationships will also transition as part of the purchase. You will receive clear communication about what to expect for each type of account and who to contact with questions.

Who do I contact if I have questions during the transition?

You can continue to contact your Unity Bank team during the early stages of the transition. As we get closer to the transition date, we will provide updated contact information and support resources.

Unity Bank: 877-889-6847 | cct@unitybanking.com

Mid Minnesota Federal Credit Union: 218-829-0371 OR mmfcu.org/clarissa

What is most important to know?

Your accounts remain safe and protected, your day-to-day banking will continue, and we are working together to make this transition as smooth as possible.

We know change can feel uncertain. We are here to help and answer any questions.