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July 2017

Dear University of Iowa Community Credit Union 457 Retirement Plan Participant:

Effective July 27, 2017, the University of Iowa Community Credit Union will enhance the 457 Retirement Plan by offering additional investment choices.

New Investments Being Added:

Fund	Category
TIAA-CREF Large Cap Growth Index	Large Cap Growth
TIAA-CREF Large Cap Value Index	Large Cap Value
Vanguard Small Cap Growth Index	Small Cap Growth
Vanguard Small Cap Value Index	Small Cap Value
TIAA-CREF International Equity Index	International Equity
MFS Institutional International Equity Fund	International Equity
TIAA-CREF Emerging Markets Equity Index	Emerging Markets
Fidelity Inv. Money Market Funds Government Portfolio	US Money Market
American Trust Aggressive Growth	Asset Allocation Portfolio
American Trust Growth	Asset Allocation Portfolio
American Trust Moderate Growth	Asset Allocation Portfolio
American Trust Conservative Growth	Asset Allocation Portfolio
American Trust Conservative	Asset Allocation Portfolio
Vanguard Target Retirement 2020–Investor Class	Target Date
Vanguard Target Retirement 2025–Investor Class	Target Date
Vanguard Target Retirement 2030–Investor Class	Target Date
Vanguard Target Retirement 2035–Investor Class	Target Date
Vanguard Target Retirement 2040–Investor Class	Target Date
Vanguard Target Retirement 2045–Investor Class	Target Date
Vanguard Target Retirement 2050–Investor Class	Target Date
Vanguard Target Retirement 2055–Investor Class	Target Date

In conjunction with the new choices being added, the following funds will no longer be available. Any existing balances, as well as future investment elections specific to these funds, will be updated to the appropriate new alternative.

Investments No Longer Being Offered:

Category	Current Fund		New Fund
Mid Cap Growth	T. Rowe Price Mid Cap Growth	➔	Columbia Mid-Cap Index
Mid Cap Value	Goldman Sachs Mid Cap Value	➔	Columbia Mid-Cap Index
Small Cap Growth	Hartford Small Cap Growth	➔	Vanguard Small Cap Growth Index
Small Cap Value	Prudential Small Cap Value Z	➔	Vanguard Small Cap Value Index
Emerging Markets	Oppenheimer Developing Markets	➔	TIAA-CREF Emerging Markets Equity Index
International Equity	American Trust International Equity	➔	MFS Institutional International Equity Fund
US Money Market	American Trust Stable Value	➔	Fidelity Inv. MM Funds Gov't Portfolio
Balanced	American Funds American Balanced	➔	American Trust Moderate Growth Portfolio
Tactical Allocation	ATTrend Tactical Allocation	➔	American Trust Aggressive Growth
Asset Allocation	ATDynamic Aggressive Growth	➔	American Trust Aggressive Growth
Asset Allocation	ATDynamic Growth	➔	American Trust Growth
Asset Allocation	ATDynamic Moderate Growth	➔	American Trust Moderate Growth
Asset Allocation	ATDynamic Conservative Growth	➔	American Trust Conservative Growth
Asset Allocation	ATDynamic Conservative	➔	American Trust Conservative

You do NOT need to take any action regarding this change. If applicable, your retirement assets will transfer from the current investments in your account to the corresponding investment fund listed above, and your future retirement plan contributions will follow the same allocation as currently elected. Beginning July 26th at 3:00 p.m., you will not be able to access your account for one to two business days.

As always, you can make investment changes at any time at www.americantrustretirement.com or by calling 800.548.2994.

Sincerely,

Erick Kephart
 2nd Vice President
 Client Services Manager – ATAdvantage