



Dear Members,

With the current upheaval in the financial services sector, many members are questioning the security of financial institutions. I want to assure you that your money is safe at Service 1 Federal Credit Union. Our assets are insured by the National Credit Union Administration (NCUA) which guarantees member deposits up to \$250,000.

Credit unions were not the root cause of the financial crisis, because they have been—and continue to be—responsible lenders. Credit unions extend credit to members—no subprime or foreign loans, no investments in big Wall Street firms—just loans for members in your community for cars, homes & education. Service 1 is here to serve our members, not profit from them.

Last year consumers saved \$10.9 billion by using credit unions rather than banks due to lower fees, higher savings rates and lower loan rates. We never put your money at risk. We strive to put your money to work for you!

Since 1940 we've been committed to meeting member's needs and we're more safe & sound than ever. With nearly \$62 million in assets and over 15,000 members strong, we continue to strengthen and offer more and better service to our members. Yesterday, today and tomorrow, your money is always safe with Service 1 Federal Credit Union.

During these trying times you can have the peace of mind knowing that your money is protected and that we're here for our members. Please feel free to contact us at 1-800-879-9697 if you have any additional questions or concerns.

Thank you for being a member of Service 1 Federal Credit Union!

Sincerely,

A handwritten signature in dark ink that reads "Joni Shinn".

Joni Shinn
CEO

