

Commitment Authorization Form

Please contact your Corporate Credit Union to make your investment. This form is required to confirm your investment designation in one of the National Credit Union Foundation's Community Investment Funds.

Credit Union: _____

Telephone: () _____

e-mail: _____

State: _____

Corporate Credit Union: _____

Fund	Amount	Type
Community Investment Fund	\$ _____	<input type="checkbox"/> 90-day share
	\$ _____	<input type="checkbox"/> 3-year fixed rate CD
	\$ _____	<input type="checkbox"/> 5-year fixed rate CD
	\$ _____	<input type="checkbox"/> Structured Product
International Development Fund	\$ _____	<input type="checkbox"/> 90-day share
	\$ _____	<input type="checkbox"/> 3-year fixed rate CD
	\$ _____	<input type="checkbox"/> 5-year fixed rate CD
	\$ _____	<input type="checkbox"/> Structured Product
Pete Crear Fund	\$ _____	<input type="checkbox"/> 90-day share
	\$ _____	<input type="checkbox"/> 3-year fixed rate CD
	\$ _____	<input type="checkbox"/> 5-year fixed rate CD
	\$ _____	<input type="checkbox"/> Structured Product

Date of Investment: _____

Authorized Signature: _____

If this form is not returned, all investments will be designated to the Community Investment Fund.

Fax this form to 608.231.4231

CIF Benefits Local Initiatives

A deposit in any one of the Foundation's investment funds also benefits your state league or foundation. One half of the National Credit Union Foundation's return on your Fund investment is distributed, pro rata, back to the league and/or state credit union foundation in the state of investment origin. These funds are specifically earmarked for state and local development activities, including:

- Projects that extend credit union services to the full range of membership, with emphasis on the unserved or underserved
- Small credit union initiatives
- International partnerships
- Affordable housing projects
- Creation of bilingual materials that emphasize financial education and access to services
- Consumer education programs that raise awareness of financial issues such as predatory lending, payday alternatives and bankruptcy
- Projects consistent with the state foundation's mission and purpose

"The Community Investment Fund returns more than dollars. It returns hope to communities served by credit unions in every state. The more we invest, the more credit unions can offer innovative programs greatly needed in their communities, and the more members gain access to affordable financial services, financial education and the opportunity to build assets through credit unions."

*- Gary Oakland, President/CEO
BECU, Seattle, Washington*

Make Your Investment Today...

The National Credit Union Foundation meets extensive standards of America's most experienced charity evaluator.



For additional information on the National Credit Union Foundation's Community Investment Fund, including terms and rate history, please visit www.ncuf.coop.

To make an investment in the Community Investment Fund, call NCUF today.

1.800.356.9655, extension 4397

National Credit Union Foundation
5710 Mineral Point Road
Madison, WI 53705
608.231.4397
Fax: 608.231.4231
www.ncuf.coop

African-American Credit Union Coalition
PO Box 210668
St. Louis, MO 63121
866.381.3383
Fax: 314.381.3383
www.aacuc.org

World Council of Credit Unions, Inc.
5710 Mineral Point Road
Madison, WI 53705
608.231.7353
Fax: 608.238.8020
www.woccu.org

Community Investment Fund

Investing in your community through credit unions.



Community Investment Fund

The Community Investment Fund (CIF) is a unique investment opportunity for your credit union. When you invest in the CIF, you become an integral partner in shaping the social initiatives of the National Credit Union Foundation. Since 1980, more than \$20 million have been distributed to credit unions and related organizations in support of innovative programs that promote the Foundation's mission of improving consumer financial independence through credit unions.

Your CIF investment supports national and state grant programs in four primary areas:

- Access to affordable financial services
- Financial education
- Savings and asset accumulation
- Small credit union development

CIF Benefits National Initiatives

Your CIF investment significantly increases the Foundation's ability to fund key national initiatives that benefit the entire credit union movement.

REAL Solutions

In a recent historic decision, the NCUF board adopted Real Solutions as its signature program. "REAL" stands for "Relevant, Effective, Asset-building, Loyalty-producing" services. The program works through state credit union leagues to help member credit unions offer up to 20 products and services that have proven successful in attracting consumers of modest means. With the help of the CIF, REAL Solutions projects to help more than 2,000 credit unions in 33 states offer a menu of services that will attract more than 250,000 new low-wealth members.

"Join the more than 600 credit unions that have made a commitment to the Foundation's award-winning fundraising tool. It's simply the right thing to do."
- Mary Cunningham, CEO
USA FCU, San Diego, CA

Credit Union Center for Social Impact Management

Leaders of the credit union movement approached the Foundation to fund training that demonstrates how cooperative business models of social responsibility and community outreach can help credit unions survive in today's challenging environment. In response, the Foundation has created the Credit Union Center for Social Impact Management, with two innovative programs. They are:

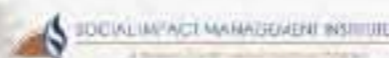
Credit Union Development Education Program

Every year, people from all parts of the credit union movement complete a 6-day total immersion experience to become certified Credit Union Development Educators (CUEs). Upon earning the designation, CUEs return to their jobs with a sense of personal enrichment and renewed energy to share cooperative principles and credit union values.



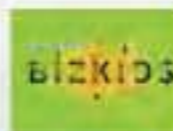
Social Impact Management Institute (SIMI)

SIMI training empowers credit union leadership with access to thought-provoking business models, and tools that capitalize on the unique role cooperatives play in society. The program demonstrates how that role provides a real value and competitive advantage that can be leveraged by credit unions.



Financial Education and Literacy

The Foundation is the largest sponsor of BizKid\$, a youth financial education initiative. This national collaboration between Public Broadcasting System (PBS) and Junior Achievement Worldwide (JA), is being funded by America's credit unions. The BizKid\$ PBS series educates children and their families about personal finance. The show, produced by the Emmy-award winning producers of the PBS/Disney series, "Bill Nye the Science Guy," will be integrated through JA into 20,000 schools, reaching nearly 200,000 students annually.



Donor-Designated Funds

Pete Crear Fund

Established in 2004 by the African-American Credit Union Coalition (AACUC) as a tribute to credit union leader Pete Crear, the Pete Crear Fund (PCF)* is a donor-designated fund designed to increase the global credit union movement's strength by adding the focused perspective and energy of credit union volunteers and professionals of African-American and African descent. The partnership between NCUF and the AACUC helps expand and sustain credit union development programs such as:

- Financial education
- Minority internship programs
- Small credit union assistance



International Development Fund

If your credit union is passionate about ensuring global access to credit unions, the International Development Fund (IDF)* is a great way to earn a competitive return on your investment while becoming involved in cultivating the worldwide credit union movement. The IDF is a unique partnership between NCUF and the World Council of Credit Unions (WOCCU). The Fund helps build and sustain international credit union development programs such as:

- Public education on consumer finance
- Development of new credit union systems
- Strengthening existing movements
- Partnerships and exchanges between international and U.S. system leaders
- Assistance in establishing iRnet installations



*Because these are donor-directed funds, NCUF will retain an administrative fee prior to distribution.



Investment Options

All Funds are designed to provide your credit union with flexible investment options, each of which are insured as your other investments at your corporate. Available investment options include:

- 5-year fixed-rate certificate of deposit
- 3-year fixed-rate certificate of deposit
- 90-day share account
- Structured products as available

Contact your local corporate credit union investment representative or CIF designated contact for more information on available options and rates. This is their field of expertise and they will be able to provide you specific information regarding products offered as a part of the CIF program. Corporate credit union investment representatives will advise you as to the investment product that best fits your liquidity needs and investment policies.

CIF historic data shows "natural person" credit union investments in the Fund average one tenth of one percent of assets. All contributions to any of the Foundation's investment funds will be recognized by:

Chairman's Club: .25% of assets or \$2+ million
Leadership Circle: .10% of assets or \$1-1.99 million
Investors' Circle: .09% of assets or less than \$1 million

Here's How It Works

Simply invest funds in your corporate credit union's CIF Fund. Your corporate will, in turn, make an investment in U.S. Central. Then, return the form from this brochure to designate your investment based on your development preference.

Dividends from the investment will be shared between your credit union and your designated Fund. A portion of the Fund's return will then be shared with the state league or foundation in the state of investment origin.