

STRAIGHT TO THE POINT

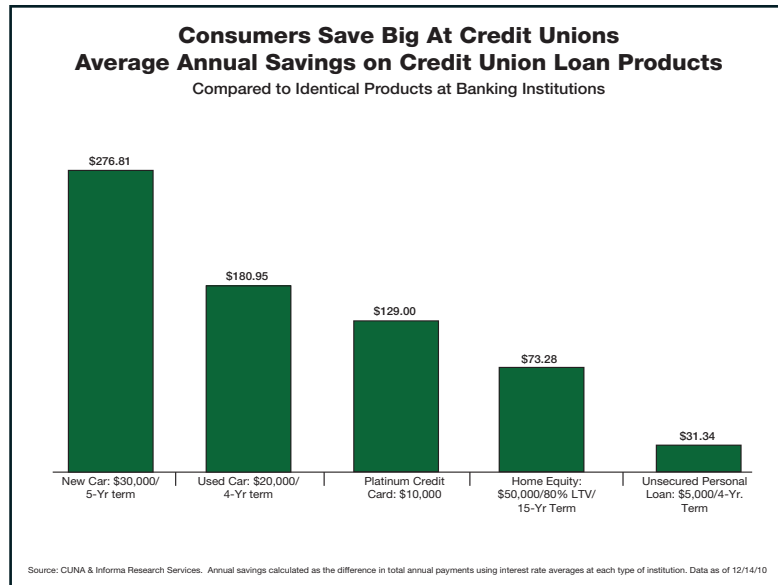
CREDIT UNIONS ARE THE BEST OPTION
FOR CONSUMERS TO CONDUCT THEIR
FINANCIAL SERVICES



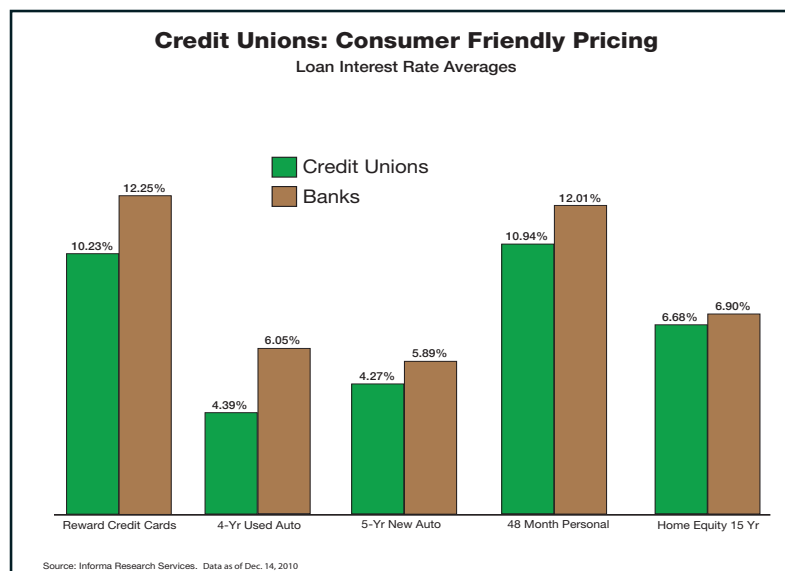
CREDIT UNIONS:

THE BENEFITS OF USING A CREDIT UNION:

- ◆ Member owned
- ◆ Not-for-Profit
- ◆ Locally run
- ◆ Earnings returned to members in the form of lower interest on loans & higher interest earned
- ◆ Consumer-friendly pricing
- ◆ Money stays in the community

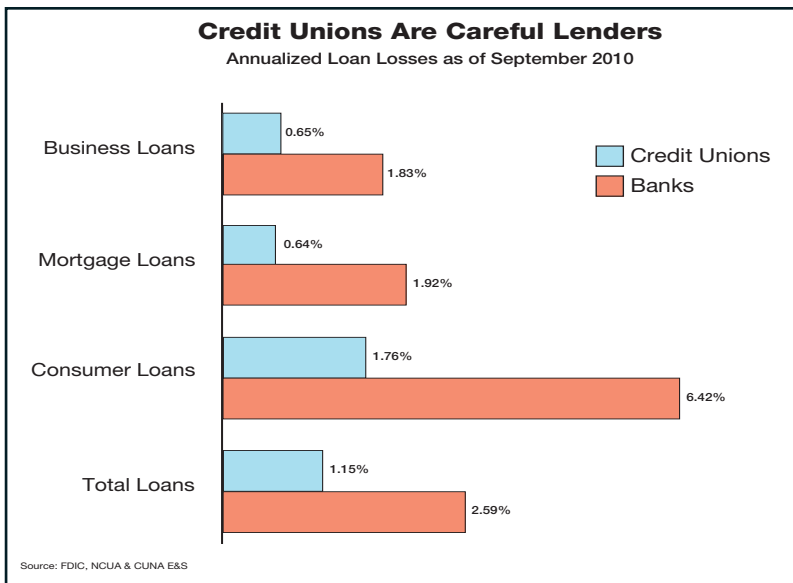


Members save big at credit unions because they have consumer-friendly pricing.

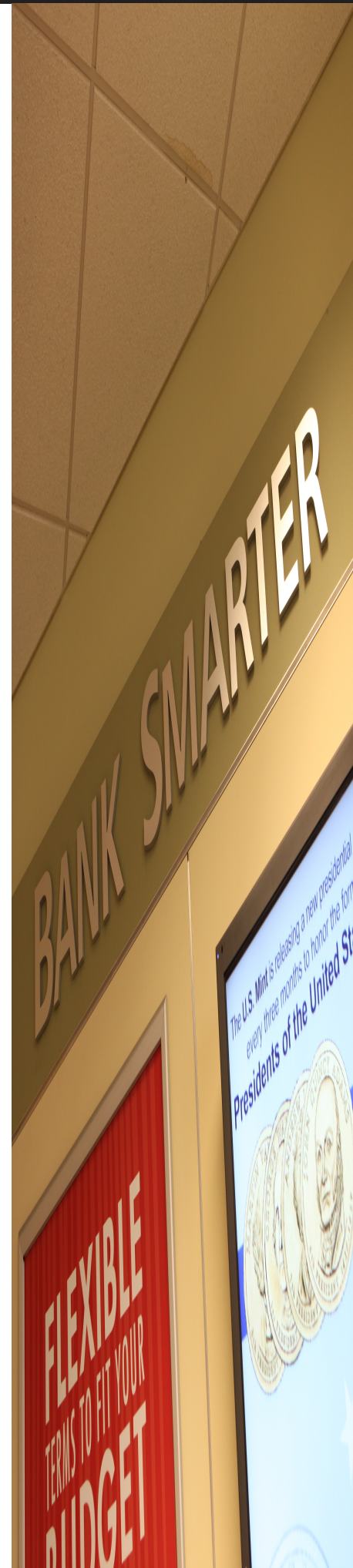
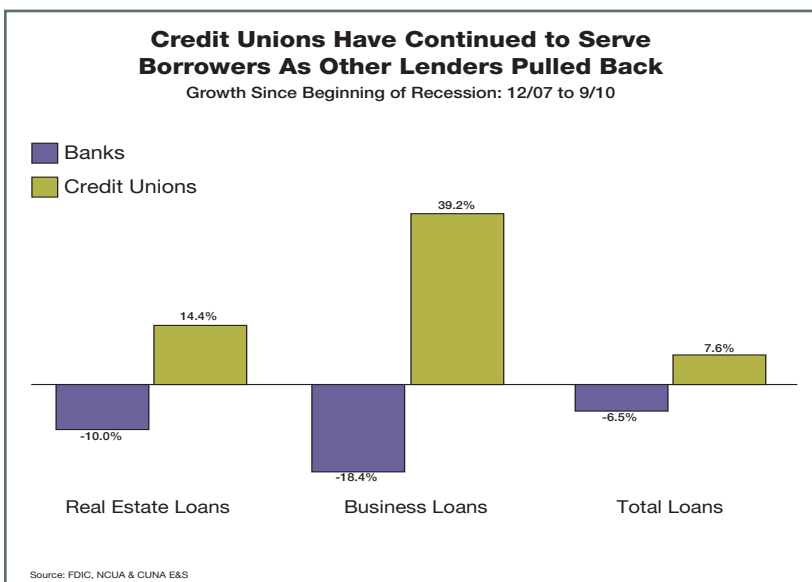


CREDIT UNIONS: A WHOLE NEW WAY TO 'BANK'

- ◆ Financially safe & sound
- ◆ History of careful lending
- ◆ Continued to serve their communities and lend money when other financial institutions would not
- ◆ Reflect strong capital ratios
- ◆ Economically sound

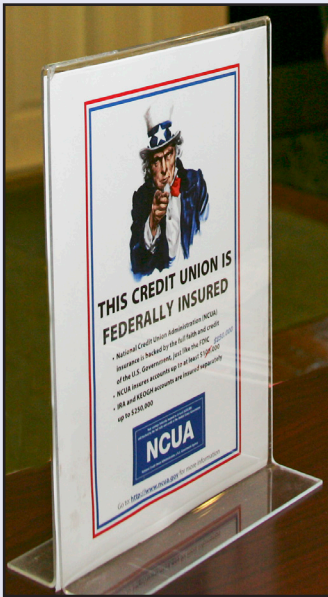


Credit unions were there to help consumers during the financial crisis.



Consumers trust credit unions because they know credit unions are the real deal!

Membership - Nearly 92 million U.S. consumers are member-owners of, and receive all or part of their financial services from the nation's 7,598 credit unions.



Credit Unions are Insured - Consumer deposits at nearly all credit unions are federally insured by NCUA and credit unions have their own share-insurance fund.

Structure - Credit unions are democratically owned and controlled institutions that have no outside stockholders. After reserves are set aside, earnings are returned to members in the form of dividends on savings, lower loan rates and fees, or additional services.

'BANK' SMARTER!