



November 6, 2008

Dear Credit Union Member,

These are certainly interesting times to be in the financial services industry. I know that some industry leaders are lying low and staying in the office. It's understandable for many of them. They are operating in "crisis mode".

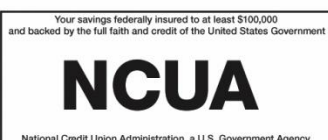
Out in the community, people ask questions and share their opinions with me about the financial crisis and the state of our economy. Most everyone feels that they have a stake in this situation for one reason or another, and they are right. It's always interesting and educational for me to hear the perspectives of our members, or bank customers, or business owners. These are people that don't work in the financial services industry, but nonetheless, are still feeling affected by what's happening.

At a breakfast meeting the other day, someone asked me this question: "So what's it like being in banking right now?" Mind you, this person knows that I am a credit union CEO, but to her, it was all the same. My reply: "I don't know what it's like to be in banking right now, but it sure feels good to be at a credit union." Then another man sitting at our table asked me: "Don't credit unions do the same things as banks?" My reply: "Although we have the same products and services, we have a totally different motivation."

It's really that simple. Our motivation is to serve you - not a share holder, or a Wall Street analyst, or our own pocket books. Since we are motivated by doing what's best for you, we won't give you a loan you can't afford, charge you outrageous fees, or penalize you with high interest rates. We are here for you now and will be here for you in another 30 years. Tell your friends and family. We'd like to believe that we are something you'd be glad to share with those you love and care about.

Sincerely,

Mina Worthington
President/CEO



If you have any questions regarding your share insurance, please call the NCUA at 1-800-755-1030 ext.1