



Dear Members,

With the well-publicized turmoil in the financial markets, I want to assure you that your deposits at ECU Credit Union are safe and secure for many reasons besides being Federally Insured by the NCUA, a branch of the Federal Reserve as is the FDIC that insures Banks. To help consumers better understand how their monies are insured NCUA has established a call center and an online tool kit which included a shared insurance estimator.

Consumers may call NCUA's Consumer Assistance Center between 8 a.m. and 6 p.m. (EDT) at 1-800-755-1030, press 1 for share insurance questions or may access the online estimator at webapps.ncua.gov/ins/ to estimate their NCUA share insurance coverage.

More importantly, your Credit Union exercises very safe and sound business practices. Two key indicators that reflect our financial strength such as our delinquency and charged off loans remain at a low level (one of the lowest levels within the banking industry); and our net worth (which is an indicator for our financial strength) is at all time highs. These indicators reflect the financial strength of our organization, but our financial strength goes beyond these indicators. While other organizations attempted to chase higher returns with making risky loans and investments we never wavered from our core philosophy of serving your financial needs while maintaining sound fiduciary principles.

In conclusion, I wish to thank you for your participation in supporting ECU Credit Union. You can be assured that we will continue to always base our business model on serving you in a manner consistent with safe and sound business practices.

Sincerely,

Lawrence G. Roland,
President

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