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From the desk of the CEO:

A message from Gail Kruse, President, CEO of SCORE Federal Credit Union

With all the bad press regarding the failure of many banks nationwide, I wanted to take this opportunity to reassure our members that SCORE Federal Credit Union is a very safe and sound financial Institution.

Credit Unions are conservative institutions, prohibited by federal regulations from making risky loans or investing in risky assets that have ultimately caused many of the bank failures that our economy is facing today.

NCUA, our federal regulators, has given SCORE Federal Credit Union an outstanding rating on Capitalization, Management, and Safety and Soundness. Our Reserves are very high, and we have historically maintained a low delinquency and expense ratio.

In light of recent news, please note the following points of reference as it regards your insured savings:

- ☛ SCORE Federal Credit Union share accounts are insured by the National Credit Union Shares Insurance Fund (NCUSIF), where no insured funds have ever been lost by a member. This fund is backed by the full faith and credit of the United States Government. Brochures are available at each of our locations, and they are titled "Your Insured Funds".
- ☛ While each member is individually insured for at least \$100,000 by the NCUSIF, many families can increase the amount of share insurance coverage by structuring deposits as joint accounts.
- ☛ Traditional and Roth IRA's and KEOGH retirement accounts are insured separately up to \$250,000 by the NCUSIF.

With strong member relationships, we've been an industry leader for more than 50 years. Our number one priority is and will remain the safety and soundness of our members' accounts. We hope this information reassures you that even in this difficult economic time, you can depend on SCORE Federal Credit Union to continue to safeguard your assets, and to continue to assist our members in their time of financial need.

Should you have any questions, please call us directly at 488-1015 or visit one of our four locations.

Sincerely,

Gail A. Kruse, CEO
SCORE Federal Credit Union