

To: **All Members of Vision Financial Federal Credit Union**

With everyone's concerns about the current economic state we wanted to take a moment of your time and make you aware of our safety and soundness here at Vision Financial Federal Credit Union.

- Our assets are federally insured by the National Credit Union Administration (NCUA) which is the strongest federal insurance agency in the country.
- Not one penny of insured savings has ever been lost by a member of a federally insured Credit Union.
- Vision Financial, as well as Credit Unions in general, focus on our members - not on making a profit.
- Credit Unions lend responsively. We are very particular about who we lend our money to. We will never do a loan just to say that we did a loan, like some larger financial institutions do; our members must meet the necessary criteria in order for them to be approved.
- As member-owned cooperatives, Credit Union balance sheets are not affected by the whims of the stock market. We are not owned by stock holders... we are owned by our members!
- Vision Financial Federal Credit Union has over \$36 million in assets with Capital/Equity at \$4,705,238.00. This equates to a Capital/Equity ratio of 13.59%, well above the 7% which our regulator defines as "well capitalized" and the National average of 11.4%. Vision Financial has, and always will have, sound business practices, more than adequate insurance on your accounts and we are always ready to serve your financial needs!
- While other lenders are tightening restrictions and cutting back on lending we are continuing to offer loans. We are also increasing our marketing efforts to get the word out to our members that we are here to help them in these difficult financial times!

On a final note, Credit Unions are here to stay and remember that we will be celebrating our 48<sup>th</sup> anniversary in 2009! We value each and every one of our members. This Credit Union would not be here without the awesome support of you, your employers, your coworkers and your family members! Thank you for handling your finances here at Vision and we look forward to 48 more years with you!

Please, feel free to call us at 919-477-0696 or, toll-free at, 1-800-235-8455 if you have any questions or concerns about any of the above information. Thank you for your time!



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Paul Phillips, Jr., President/CEO  
Vision Financial Federal Credit Union  
214 Pacific Avenue  
Durham, North Carolina 27704  
Office: 919-477-0696  
Toll Free: 1-800-235-8455  
Fax: 919-471-8211