

## CHAIRMAN'S MESSAGE

On behalf of the entire Board of Directors and Staff, I would like to thank our membership in this time of financial uncertainty. We completed a National Credit Union Administration Audit in September which focused on areas of major risks and recommendations on improving Net Earnings, Strategic Planning, Compliance, and Liability. A composite CAMEL (Capital, Asset Quality, Management, Economics, and Asset Liability Mgmt.) rating of 2 was achieved which reflects **Solid Performance in Operational and Financial Strategies for 2008**. We continue to provide you, the membership, with the best and most complete financial services. **Since Touchstone is a not-for-profit enterprise, the emphasis from both the Board and Staff is one of providing best overall value for both our saving and borrowing members.**

We remain committed to growing our Credit Union in both field of membership and services provided in the upcoming year. I encourage everyone to check our website @ [www.touchstonefcu.com](http://www.touchstonefcu.com) to see the wide variety of low or no cost financial services such as: **Free Checking with Debit Cards, Share/Savings Accounts, Home-banking with Bill Payer, Global ATM Services, and low rate Visa Credit Card with Rewards.** Our **Money Market, CD and IRA rates** are most **competitive.** **New/used vehicle loans and home equity lines of credit continue to be outstanding services.** Our partners DGP Miles Insurance, Northeast Planning Associates, and Mike Hughes are also available to meet your needs for **insurance, financial planning, and mortgages.** I thank each of them for their hard work and enthusiasm.

Jim and the entire highly trained staff are available to assist you with all your financial questions. Feel free to call the Credit Union or drop in anytime at the Textron Defense Systems or Mount Auburn Hospital branches.

2009 will be a challenging year with **maintaining assets, reducing expenditures and delinquencies,** and **growing membership.** **We on the board are committed to assuring that your credit union is run with integrity and strong fiscal responsibility.** To that end we will be converting to a **new Data processing System (Share One) which will provide multi-tasking, real time business continuity, integrated loan processing,** and a host of new and enhanced capabilities.

**Remember, the Credit Union belongs to you, the member.** We welcome your suggestions on how to continue to serve you and we expect you to abide by your fiscal obligations and help foster our mutual continued growth.

Thank you,

Raymond Kahre  
Chairman