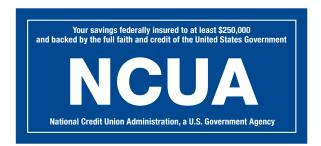


THIS CREDIT UNION IS FEDERALLY INSURED

- National Credit Union Administration (NCUA)
 insurance is backed by the full faith and credit
 of the U.S. Government, just like the FDIC \$250,000
- NCUA insures accounts up to at least \$106,000
- IRA and KEOGH accounts are insured separately up to \$250,000



Go to: http://www.ncua.gov for more information