



Annual Meeting

The annual meeting for this year will be held on Wednesday, **February 16, 2005**, in the auditorium starting at 12:00 Noon. You will hear about the progress the Credit Union has made during the past year and take part in the elections.

This year's nominees are:

Board of Directors

Bob Gates
Karen Scott
Aaron Williams
Winnie Yee

Credit Committee

Joseph Uknalis
Kymbrilee Snipes

Please try to attend if you can, and hear all about our latest year of business.

Dividend Rate

1.25% APR; 1.26% APY

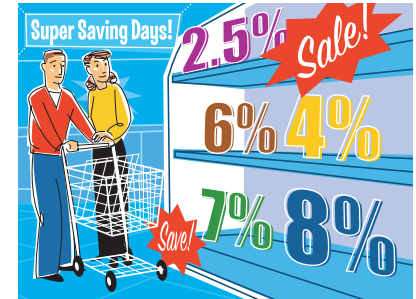
Your Credit Union is working hard to ensure that the dividends that are being paid are in line with the current economic situation. Our responsibility to the entire membership is taken very seriously and adjustments that are made are based on the welfare of the membership as a whole. At each monthly meeting, the Board evaluates current rates and continually strives to offer a rate that is in concert with good business practices.



New Loan Rates

We have great rates and payments to meet your budget. Effective now through July 31, 2005, we have reduced our loan rates to the following:

New cars:	48 mths or less	3.50%	
	49 mths - 60 mths	3.50%	
	61 mths - 72 mths	5.00%	
Used cars: 1-3 yrs (≤40,000 miles)	48 mths or less	4.00%	
	49 mths - 60 mths	5.00%	
	4 yrs	60 mths or less	5.00%
	>4 yrs	48 mths or less	5.00%



And borrow 100% of the purchase price!

Remember to support your Credit Union. Loans are our business so if the dealer offers the same rate, tell him you'll be taking your loan from the Credit Union. This will help support YOUR Credit Union.

Our Other Rates

Type	Term	Rate
Shared Secured	4/5 yrs	4.50%
	Home Equity	3/4 yrs
Signature	5 yrs	7.30%
	3 yrs	7.99%

Statements Enclosed

You'll find your semi-annual statement enclosed with this Newsletter. It is important for us to know if everything is o.k., if not, errors or problems will be addressed promptly. Remember to check your account if you have a joint owner. Please contact the Credit Union if an account needs to be corrected.

Privacy Policy

Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- * Information we receive from you on applications or other forms;
- * Information about your transactions with us, our affiliates, or others; and,
- * Information we receive from a consumer reporting agency.

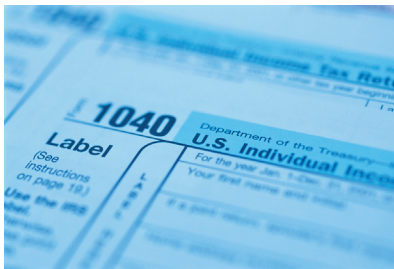


Information We Disclose

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as required by law.

Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.



Tax Time Reminder

It's tax time again! Did you know that our members have the option to have their tax refund direct deposited

into their credit union account? The 1040 and 1040 EZ forms have blanks in the "refund" area of the form to complete for direct deposit. In order to receive your refunds via direct deposit, you must fill out the following information on the form:

- The credit union's routing number: **#236083215**
- Your account number
- The type of account: **share account**

Don't Let Your Account go to the State

Here's an interesting fact you may not be aware of: If a checking or savings account remains inactive for five years, state law requires that the funds in it be transferred to the State. That's because after **five** years of inactivity, it is assumed that the person who holds the account is probably dead. (Note: interest payments do not constitute activity.)



Please Note that the state law has changed and the dormancy period for most categories of unclaimed property is NOW five years instead of seven.

Even if there is no activity to your account, there is a way to safeguard your money. Written or oral communication between the account holder and the institution protects the account. Should your funds get transferred, they are refundable from the state upon request.

Family Members Eligible to Join the Credit Union



Don't forget that immediate members of your family are eligible to join the Credit Union if you are a member. We offer competitive savings and interest rates, convenient access to your money, and loans granted to children with you as a co-signer can help build your child's credit history.

Address Change?

The Credit Union needs to know if you have changed your address. Please keep us informed so that we can serve you better.

