

Dear Members,

I would like to take the opportunity to wish you a Happy 2009. As an organization, we have many things to look forward to this year, including our 75<sup>th</sup> Anniversary. Throughout the last 75 years, we have served our membership as a strong financial partner, and it is our mission to continue that tradition.

There has been so much news about the state of the economy, and discussions about banks not lending to their customers. This is not the case for most credit unions because we never veered from our core lending standards. Simply put, through our prudent overall management at Agriculture FCU, we are well positioned to be able to lend money to our members. Our rates will continue to be competitively priced to ensure that you will receive the best possible rates that we can provide.

We believe that since interest rates have reached historical lows, this may be a good time to take advantage of the first mortgage and home equity rates that are available. It is possible that you will realize a substantial yearly savings even if you reduce your rate by just 1%.

Furthermore, we promise that we will work hard to aggressively price our savings products. All of the credit union's deposits are federally insured through the National Credit Union Administration (NCUA) up to \$250,000. There are ways to increase your insurance protection for higher amounts, including additional coverage on Individual Retirement Accounts. If you need more information, please visit our website for further details about NCUA coverage.

Although we have our concerns about the current economy, we are certain that this credit union is financially sound and prepared to continue to serve you as we have in the last 75 years. As always, if you have any questions, go to the "Ask" box on our website, or feel free to e-mail me at [margiec@agriculturefcu.org](mailto:margiec@agriculturefcu.org). My staff and I look forward to working with you through 2009 and beyond to meet all of your financial goals. I wish everyone a safe, healthy and prosperous year.

Sincerely,

Margie Click  
President/CEO