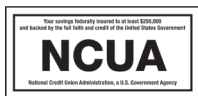


Financial *Strength*

United Federal Credit Union holds an extremely strong financial position. We use this strength to help our members maintain their financial health as well as our own, even in the shadow of unsettling economic times.

- ◆ Our strict underwriting standards protect the credit union and our members, making sure they are not put into a difficult position that can lead towards financial woes.
- ◆ Our financials and practices are reviewed by independent auditing firms to ensure we are applying best practices to protect our members' resources.
- ◆ Our capital position is solid. Our capital ratio is at 14.38%, more than 2 times what is recommended by the NCUA.
- ◆ IDC Financial Publishing's rating of Superior
- ◆ FIVE STAR rating from Bauer Financial Reports



we'll get you there.

(888) 982-1400 / www.unitedfcu.com

