



UFIRST FEDERAL CREDIT UNION STRONG & SECURE

Dear UFirst FCU Members,

In the wake of the most turbulent financial times facing our nation since the Great Depression, the Management and Board of Directors of UFirst Federal Credit Union want to reassure our membership of the strength and stability of your credit union.

You can be confident in our commitment to you and our financial strength because:

- We are well capitalized. The regulator's "well capitalized" level is 7.00%. As of September 30, 2008 we maintain a capital ratio of 12.28%.
- We do not engage in sub-prime mortgages and do not carry any on our books.
- Deposits at UFirst FCU are insured up to \$100,000 (or \$250,000 for IRA accounts) by the National Credit Union Share Insurance Fund (NCUSIF). The NCUSIF is administered by the National Credit Union Administration (NCUA), an agency of the federal governments. This fund is backed by the full faith of the U.S. Federal Government.
- The credit union follows a conservative lending and investment policy approved by the Board of Directors.

As a member of UFirst Federal Credit Union you can be assured that we will continue to meet the needs of our members by applying the values and principles that have always remained a part of our culture. As the national financial services sector continues to struggle, we want to assure you that UFirst FCU is exceptionally strong and well positioned to serve you.

Sincerely,

Linda Bourgeois
CEO