

SPECIAL ANNOUNCEMENT

Dated: January 5, 2009

WE HAVE JUST REDUCED ALL LOAN RATES BY ONE FULL PERCENT. IN ADDITION, WE HAVE STARTED OUR "ECONOMIC STIMULUS" PROGRAM.

ADDITIONALLY, WE WILL REDUCE THE AUTO LOAN RATES BY ANOTHER ½ % ON NEW CAR LOANS FOR NEW CARS PURCHASES FROM GM, FORD OR CHRYSLER.

Dated: November 3, 2008

Commerce Bank and T D Bank have merged, as the result of the merger Commerce Bank will now be called T D Bank. The Logo has changed and the corporate color is now green. There will be no change to the ATM services provided by Commerce Bank to our members. In fact there will be many more ATM's available to our Members still at no charge. You will now have free ATM access from Maine to Florida. Please contact your credit union office with any questions or concerns.

Dated: October 22, 2008

On October 3, 2008 the U.S. Congress approved an increase in NCUA coverage for share deposits up to \$250,000.00, per depositor until December 31, 2009. It is possible to qualify for more than \$250,000.00 in NCUA coverage such as single accounts, joint accounts and IRA accounts.

Credit Unions as a whole are financially healthy with strong balance sheets. Your Credit Union is very well capitalized with a capital to asset ratio of 13.5% your Credit Union pays excellent rates on savings certificates and a safe harbor for your savings and checking deposits.

We will continue to offer a full range of safe banking products and we welcome any questions you may have.

Please watch for further announcements.