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Dear Interfaith Federal Credit Union Members.

Thank You for your membership and your trust in Interfaith Federal Credit Union. As a member, you are an owner of this not-for-profit financial cooperative. Interfaith FCU's priority is your financial success, with a focus on good financial stewardship of your money. 75 years as a conservative financial institution has kept IFCU stable during challenging financial times throughout history. Interfaith Federal Credit Union recognizes the covenant between communities of faith and the financial performance of the credit union. The fiscal security of our members is something we take seriously and work diligently to preserve.

Deposits in federally insured credit unions are safe. Your deposits at Interfaith FCU are insured up to \$250,000 per individual depositor, the same as for any federally insured financial institution. Credit union members have never lost a penny of insured savings at this or any other federally insured credit union.

The not-for-profit model of credit unions creates an environment entirely different from banks. The credit union movement provides a model of operation designed to avoid high-risk, high-return business practices. Our model focuses upon responsible lending and stable financial products.

You can visit MyCreditUnion.gov for more information about the National Credit Union Share Insurance Fund coverage for consumers.

Thank you for trusting Interfaith FCU with your money, your business, and your financial needs. It is our honor and pledge to serve a community sharing our values of people over profits.

Warm Regards, Ramon Noperi, President/CEO Robert Meyers, Chairman of the Board