



Yolo Federal Credit Union[®]

Discover the Local Difference![®]

A Message from the CEO

There is so much confusion and difficult news on the economy and the banking system lately it is very easy to think the worst and, indeed, most experts consider our current situation very serious. I am, therefore, very happy to tell you that your credit union is safe and secure. We have never participated in subprime loans or the risky securities that have caused failures of several banks and investment firms.

These are serious times and all financial firms are feeling the effect of our troubled economy. Our members are feeling the pain of job loss, high bills and uncertainty. However, your credit union has always held to old fashioned values of carefully placing our members into affordable loans and putting aside money earned during the good years for extra protection. We think first of our members and not earning record profits. These values have always worked for us and they are working for us during these challenging times.

YoloFCU has been in business since 1954 and is a federally chartered, member-owned cooperative where your deposits are federally insured through the National Credit Union Administration (NCUA), backed by the full faith and credit of the United States Government. Your deposits are insured up to \$250,000 per account.

YoloFCU was created for one reason and that is to help our members with their financial needs. We continue to lend to our members and offer more services and innovative products than ever before. Yolo FCU is your trusted financial partner and we continue to take that role very seriously. With over \$170 million in assets, a very strong balance sheet and capital reserves and conservative lending practices, we will continue to serve your financial needs and those of your family for years to come. You can count on it.

Additional information on Federal insurance can be found on this web site but if you have any question on the safety of your funds at YFCU, we are happy to discuss those concerns at any of our branches.

Sincerely,

Clyde Brooker President/CEO