

A MESSAGE FROM THE PRESIDENT/CEO

In these uncertain times Vantria Federal Credit Union can help you navigate your way to financial security.

The financial news today can be disturbing. Collapsing real estate loans are threatening the stability of banks and other financial institutions. Gas and food prices are rising, and there is no promising financial news on the horizon. The good news is that Vantria FCU is still as safe and secure as it has always been.

As a member-owned and service-focused credit union Vantria has invested wisely. We have lend responsibly and in the best interests of our members. We made no sub-prime loans. We remain very well capitalized as a result of the prudent investment of your funds. Your accounts are insured by the National Credit Union Administration (NCUA) through the National Credit Union Share Insurance Fund (NCUSIF). That means your deposits are safe and insured up to at least \$100,000 and up to \$250,000 for IRA's. For details of the insurance provided on your savings with Vantria, visit our website at vantria.org or ncua.gov.

Now more than ever the Vantria difference is important to you. Our mission is to help our members secure their financial futures. We know that members need a secure financial services provider that can help them survive rising prices and still reduce debt.

Here are some ways we can help you improve your financial situation:

1. Vantria still has money to lend.

You can get a mortgage, home equity loan or line of credit, visa credit card, or auto loan at a very competitive rate.

2. Our credit worthy members who need a small loan fast can get it at Vantria.

Don't turn to a payday lender and 400% or higher interest rates to handle that emergency car repair or medical bill.

3. If it makes financial sense to invest in a car or motorcycle to save on gas money call us – our auto loan rates are among the lowest in the area. Don't be fooled by dealer financing – let us show you how you can save on your monthly payment and total interest by financing or refinancing with Vantria. You can be preapproved for a new or used car loan, giving you more buying clout when you shop. Additional rate savings are offered if you buy a fuel-efficient vehicle.

4. If you're buried under bank and store credit cards we can make a big difference.

Transfer your balances to a Vantria VISA at a much lower rate. That means you can pay down debt faster instead of struggling to just make interest

payments. Let us compare the terms of your existing credit card with our Visa offerings.

5. Many people don't even know what they're paying for their car loans and smaller loans on furniture, appliances, and more. Let us review your loans from other institutions. We're able to help our members significantly reduce interest rates – which means lower payments.

6. Refer a friend or family member to Vantria. For each referred person who opens an account you enter a drawing to win a **\$500 gas card!** Winners will be drawn in August and September.

Our biggest frustration is that many members don't realize how much we can help ease today's financial woes. Many people eligible to join Vantria don't know help is just a phone call or web site click away. We have remained a stable financial institution since 1950. Our conservative underwriting and investment practices protect your assets and insure our viability in the future. Let Vantria be your safe haven during these stormy economic times.

Patricia Malatesta
President and CEO
Vantria Federal Credit Union