

*a place to flourish*



Dear Members -

It would be an understatement to say 2009 was a challenging year for the credit union and its members. Yet amidst the economic difficulties, we remained committed to our mission of (1) helping members achieve their financial hopes and dreams, (2) improving the economic condition of our communities, and (3) protecting the safety and soundness of our member-owned assets. Throughout 2009, we continued to work closely with our members who faced financial difficulty, and we found ways to help many members keep their homes and vehicles. We continued our support to the community by providing substantial financial resources and volunteer hours to many organizations. We strengthened the viability of the credit union by completing the Desert Energy Credit Union merger, which also provided our members with access to more locations, products and services. Furthermore, we opened a new mortgage office, which we believe will help more members achieve their dreams of home ownership.

And now, here we stand with the freshness and opportunity of the new year set before us. As we move into 2010, I encourage you to maintain your determination as the economy struggles to turn the corner. As Americans, we are known for our steadfastness, and I have no doubt our country will emerge from this economic downturn. Furthermore, I challenge you to strive for a more complete life -- whether it's better health, an improved financial situation, a more organized life, or whatever else you choose. And always remember your credit union is here to support and guide you with practical, smart, and high-quality financial tools and advice. I personally wish you the joy, opportunity and discovery that the new year will bring. We are grateful for your membership, and we look forward to serving you throughout 2010.

Sincerely,

Nathanael Tarwasokono

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