

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

A SYMBOL OF STRENGTH

To All Our Valued Members:

Given the turmoil in the financial markets recently, we want to personally provide you with assurance as to the financial stability and soundness of American Spirit Federal Credit Union. The Credit Union is financially strong, and your savings are federally insured by the National Credit Union Administration, an agency of the United States Government.

American Spirit ranks among the top performing credit unions in Delaware and our financial strength has been built on a consistent and prudent approach to providing quality banking products and services to the Newark community. We received a 5-star rating from Bauer Financial, Inc., an independent rating and research firm for financial institutions. Bauer is the nation's leading rating service, and obtaining this distinction represents the absolute highest level of performance and extraordinary safety and soundness.

While we have no way of estimating when a nation-wide economic rebound will occur, we do know that American Spirit FCU takes seriously our responsibility to provide a safe place for you to deposit your money. We have done this for over 45 years, and we will continue to do so during the current economic down turn.

The Credit Union offers high quality personal service, market rates of return, and loans to local individuals and businesses that demonstrate sound character, solid credit, and well thought out ideas. With guidance from our Board of Directors, this simple approach has served us well over the years, and we're confident it will continue to do so for many more years to come!

We hope this information is helpful in addressing some of the concerns you may have. If you have any questions or would like to discuss this issue in greater detail, feel free to contact us at (302) 738-4515.

Sincerely,

Maurice Dawkins
President and CEO

**Rated 5 Stars
by Bauer Financial**

