



***A message from the President and CEO, Andrea Brewer.***

***Your finances are safe at PremierOne Credit Union!***

Due to the recent closure of commercial banks and the resulting concern about the banking system, PremierOne wants to reassure our members that we remain well-capitalized and on solid footing.

PremierOne Credit Union is a not-for-profit financial cooperative owned by its members to serve those members' interests, offering financial products and services to local consumers in our community. We are not subject to big-profit pressures from investors/stock owners (unlike many banks).

Credit unions are among the most well-capitalized financial institutions, maintaining equity reserves and liquid investments that prioritize safety and soundness for their members.

Rest assured that PremierOne Credit Union's deposits are federally insured for up to \$250,000 per individual depositor and protected by the National Credit Union Share Insurance Fund, a separate fund not associated with the Federal Deposit Insurance Corporation for banks. Credit union members have never lost a penny of insured savings at a federally insured credit union, and our industry's deposit insurance fund has the backing of the full faith and credit of the U.S. government.

We thank you for your trust in us and your membership!

**Andrea Brewer,**

President and CEO

PremierOne Credit Union