

## A Message From The President

Dear Valued Member/Owner,

In these uncertain economic times many members are raising concern about the safety of their deposits. I want to assure you that your money is safe with Northwest United Federal Credit Union.

First of all, the Credit Union is financially strong and well capitalized. Our net worth ratio at the end of November is over 10.5%. A net worth ratio of 7% is considered, by federal regulators, to be a well capitalized Credit Union. The quality of our loan portfolio is also very strong. Northwest United Federal Credit Union did not participate in sub-prime lending, as a result we maintain a very low delinquency ratio of just over 1%, which is well below the national average.

Additionally, the funds that you have on deposit at the Credit Union are insured to at least \$250,000 by the National Credit Union Share insurance Fund (NCUSIF). The NCUSIF is backed by the full faith and credit of the United States Government, equivalent to the FDIC that backs most banks. If you have further questions about how your deposits are insured please call the credit union at 303-424-5037.

I am sure that you have heard that many financial institutions are beginning to restrict their lending. That is not the case at Northwest United FCU. We have plenty of money to lend and have not changed the way we underwrite loans. If you have been wanting to inquire about a loan but are worried you may be turned down, remember that the credit union is here to help.

Through solid business practices and quality relationships our members have been able to count on us for over 50 years. I want to assure you that during these uncertain times the credit union will continue to focus on our mission.

“To serve our members individual needs in a fiscally responsible manner.”

Rest easy, knowing that your money is sound, safe and secure with Northwest United Federal Credit Union.

Sincerely,

Justin H. Dickson  
President