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As everyone knows the economy is experiencing troubling times. Numerous banks and businesses have failed. Credit unions had no hand in creating these problems but unfortunately some are experiencing “collateral damage” stemming from the economic crisis. The National Credit Union Administration, NCUA, will assess additional premiums to all credit unions to assist those credit unions experiencing difficulties. Please rest assured Mid Missouri Credit Union is a strong and secure credit union.

- Mid Missouri Credit Union has a strong balance sheet and is well capitalized. The National Credit Union Administration (NCUA) defines well-capitalized credit unions at 7 percent equity to asset ratio. Mid Missouri Credit Union is over 11 percent. Capital is our cushion. We’ve spent years putting money away just for economic situations like this.
- The National Credit Union Administration (NCUA) federally insures your funds for \$250,000 – the same as FDIC protects banks.
- Mid Missouri Credit Union is a responsible lender and doesn’t offer sub-prime mortgage loans. That means we have been able to avoid the significant losses that many financial institutions are currently experiencing.
- A “credit crisis” does not exist at the credit union. We continue to assist credit worthy members with their borrowing needs each and everyday at very affordable interest rates.

As always we are striving to come up with more ways to best serve you and your financial needs. We are here for you, our members, and we look forward to a continued successful partnership.

Sharon Ichord
President/CEO