

PROSPECTORS

FEDERAL CREDIT UNION



Dear Member:

It's challenging times for everyone. In light of all the problems in our economy and especially in the financial market place, it is more important than ever that you can be confident in the safety of your funds at your Credit Union.

Prospectors FCU is one of the strongest credit unions in the nation. One good example of our strength is our net worth (or capital) at 16% of assets, it is more than double the amount required by regulators, and more than two times the bank average.

Your funds are safe at Prospectors. In addition to our strong net worth, your accounts are insured through the National Credit Union Share Insurance Fund (NCUSIF) and this **insurance has just been increased to at least \$250,000**, and you may be insured for substantially more depending on how your accounts are titled. IRA accounts are separately insured to \$250,000.

Coverage provided to your account by the NCUSIF parallels that of the FDIC which covers banks. It is supported by credit unions, and backed by the full faith and credit of the United States government. To learn more about how your deposits are insured click [here](#) ; and to more accurately estimate your specific share insurance coverage, visit the NCUA's online share insurance estimator [here](#).

Another indication of PFCU's excellent financial position is our top rating from Bauer Financial, an independent analyst of U.S. financial institutions. PFCU has been awarded their "[Superior 5-Star Rating](#)" for 71 consecutive quarters. This is over 17 years, and it places Prospectors in the elite top 10% of Credit Unions in the United States.

It is our privilege to serve your financial needs. We thank you for your loyal support. Your active participation in our products and services has been, and continues to be, what keeps us in the strong position we are today.

If you have any questions, please feel free to contact me at info@prospectorsfcu.org.

Sincerely,

Mary Freeman
President/CEO