

The bottom line: Your money is safe in your credit union!

With this weekend's headlines regarding the FDIC shuttering a California bank, we realize you may have questions about the money you have deposited in your credit union.

Don't worry. Your money is safe here. The National Credit Union Share Insurance Fund insures your money, and it is protected up to \$250,000 per individual depositor. For more information, visit mycreditunion.gov/share-insurance.

Unlike for-profit financial institutions, your credit union is a not-for-profit cooperative, owned by you and the other members using our services.

- All decisions about the products and services offered are made in **your** best interests.
- Our cooperative, not-for-profit structure inherently holds us accountable to you and to the other members. We do not have stockholders. We do not engage in risky practices to meet stockholders' profit demands.
- Our portfolio is diverse. Our services are diverse. We are here for Main Street, not Wall Street.
- We live and work in the communities that we serve, taking local deposits and making local loans.
- We are healthy, strong, safe, local, and focused on building thriving communities.
- If you have questions about our capital, credit, or liquidity strength, please get in touch with us.

Your credit union is safe and sound. We meet (or exceed) the financial standards regulators require for a credit union to be considered well-capitalized.

If you have questions, please don't hesitate to contact us at the office 360-293-4862 or our text line 360-610-7140. And as always, if you do find yourself in a financial emergency, reach out, so we can work towards a solution.

Again, please let me know if you have any questions or need additional support.

Darene Follett, CPA CEO PSRFCU