

## Credit Union National Association (CUNA) Report: Membership Growth Rising At Fastest Pace In 5 Years!

*People are leaving other financial institutions for the safety, soundness,  
and good deals found at credit unions like Bayou Federal.*

*According to CUNA:*

*Consumers benefit many ways by using a credit union. Deposit rates on average  
are higher than banks and loan rates on average are lower. Coupled with lower fees  
typically found at credit unions, that translates into consumer savings of about  
\$9 billion a year, or about \$200 per credit union family.*

### Dear Valued Member:

As you may have read in recent headlines, huge financial institutions are still experiencing difficulties. Fortunately, **Bayou Federal Credit Union is doing just fine.**

In fact, Bayou Federal continues to grow and strengthen. **We're making loans, welcoming new members, and providing you with our complete selection of services.** Here's why:

- **Sound Management** – For more than 15 years in a row, Bayou Federal has earned a 5-star performance rating from Bauer Financial Services, an independent rating service. There is no higher rating, and it signals the strength and stability of Bayou Federal Credit Union.
- **Strong Capital** – Our annual audit performed by an outside auditor, has again confirmed that Bayou Federal remains exceptionally strong in capital, above the average of other credit unions in our peer group.
- **Safe Environment** – Your deposits with Bayou Federal are backed by the strongest of the federal deposit insurance funds, the National Credit Union Share Insurance Fund (NCUSIF). Deposit insurance has now been increased to \$250,000, and not one penny of insured savings has ever been lost by a member of a federally insured credit union.

**Better rates, better service, and we're always "looking out for you."** The power of your cooperative, member-owned credit union is working for you now as it always has. We appreciate your business, and vow to keep working as we always do to help members improve their financial situations.

**It's a great time to be a Bayou Federal member.** Right now, many members are financing their homes with us or getting second mortgage loans at a great, low rate. For car-buying members, we're offering great deals on new, used, or refinanced auto loans. If now is a good time for us to help you with any of our "members only" financial services, please do not hesitate to call on us.

Yours Truly,

*Rhonda S. Linzy*

Rhonda S. Linzy  
President and CEO

Discover  
the Difference  
*Bayou*  
Federal Credit Union

