



September 30, 2009

Dear Valued Member,

At Southland Federal Credit Union, we continue to provide financial services to meet the needs of our growing credit union family. We offer competitive loan and certificate of deposit rates. So far this year, we have opened 435 new accounts and have loaned out over \$7.9 million dollars. We continue to grow in deposits and are now over \$20 million in assets. We have a unique program that allows our credit union staff to offer additional discounts off our standard loan rates and allows us to offer a better APR (annual percentage rate) for our members above our standard APR on certificate of deposits too. Looking for a loan or make an investment be sure to contact our credit union to find out the most current rate information. Note: Rates are subject to change without notice, so also check with a credit union employee to obtain the current rate information for that day.

We continue to look at services to meet our members' needs. In August 2009, the credit union rolled out Courtesy Pay to improve the services for our members who have a checking account with our credit union. For more information about this new service, be sure to visit our website and click on the WHAT'S NEW section of our website.

Under our LINKS page, did you know you can find out information on services to help you with the purchase of a home; research and obtain insurance products; plan your next vacation cruise; use our loan calculator to estimate your loan payment; reorder checks; and find out other helpful information and services? Below are just a few of the icon links to look for on our website:



Don't have access to the internet? Just stop by the credit union and we can assist you with any of these services.

Thank you for your continued support, because of members like you we have a place you can turn to for your financial needs. Your board and management will continue to look at ways to bring you financial services that will help with the quality of your financial well-being while ensuring the financial soundness of your credit union. We are a hometown community based credit union, open to anyone who lives, works, or worships in Angelina, Houston or Trinity counties...so be sure to share the good news to your friends, family and coworkers too! Tell them to become part of our growing credit union family and take advantage of the services we have to offer.

Sincerely,
Jonathan P. Matthews
Jonathan P. Matthews,
Chief Executive Officer

“Where People helping People really matters!”
www.southlandfcu.com