



December 31, 2008

Dear Valued Member,

2008 has been a very interesting year for Southland Federal Credit Union (SFCU). The credit union was without a permanent CEO until August 18, when I officially came onboard. The Board of Directors, SFCU staff and I continue to work together to implement the financial services our members have requested.

**[WWW.SOUTHLANDFCU.COM](http://WWW.SOUTHLANDFCU.COM) – IT'S HERE!** In the letter you received dated September 30, 2008, you were advised that we would have our website up and running before the end of the year. On November 17, 2008, our informational website went live! Come check us out at: [www.southlandfcu.com](http://www.southlandfcu.com).

**What's next?** Online banking services (home banking) is due to go live in Spring 2009. You can read about our home banking services on our website once you click on the link HOME BANKING. Online banking will allow you to receive your statement electronically (e-statements), check your balances, transfer money from savings to checking, and transfer money to a SFCU loan. This can be done 24/7, 365 days a year, on your own time, through a secured connection.

**Other news** – You can check on our website to read our NEWSLETTER to find out more information. This includes information about our Skip-a-payment Promotion; Debit Card Conversion and how it might affect you; NCUSIF – what is it?; loan promotion specials, and our calendar of events. The newsletter will be only on our website and will be updated quarterly. The newsletter will be full of useful information so be sure to go to [www.southlandfcu.com](http://www.southlandfcu.com) today!

Did you know that SFCU is a community based credit union? Our field of membership is made up of persons who live, work, worship, or attend school in and businesses and other legal entities located in Angelina, Houston and Trinity County, Texas; also members of their immediate families, and organizations of such persons.

Please encourage others to become a part of our growing credit union family. As we continue to grow, SFCU will look at ways to meet the financial needs of our credit union family. Even during these economic hard times, people need a place that they can turn to for financial services. We hope you will always come to SFCU first.

Thank you for your continued support and I wish you and your family a peaceful, financially stable year.

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