

January 20, 2015

Dear Member:

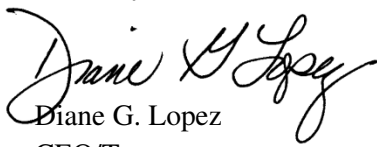
Please find enclosed the guidelines for the Credit Union's Scholarships. Four \$500.00 scholarships will be awarded. Also included is a list of financial services we offer as you begin to take control of your future financial needs.

As a full service financial institution, we offer checking accounts, ATM/debit cards; VISA credit cards; CU Money cards, our prepaid debit card product; online banking; GAPnGO, our mobile banking app and remote deposit from your smartphone to name a few of our services. Please stop in any of our offices or give us a call if we can help you with anything.

If you are in need of a private student loan for funding above the government loans, please check with us, as we now offer deferred student loans through CU Student Choice.

Best of luck to you in the future.

Sincerely,


Diane G. Lopez
CEO/Treasurer