

## Your money is safe at Arsenal Credit Union

With all of the turmoil in the financial markets, you're probably wondering how local financial institutions are faring.

Arsenal Credit Union (ACU), which has been serving the St. Louis area for 61 years, is healthy and growing. Our reputation is built on solid financial performance and superior service to members. ACU has a four-star (excellent) rating from [Bauer Financial, Inc.\\*](#) and is listed on the company's Recommended Credit Union Report. This is the highest possible rating and is reserved for only the strongest financial institutions.

Because we are a member-owned cooperative rather than a stock-issuing corporation, our balance sheet is not affected by the volatility of the stock market. We also don't hold the types of investments that are causing trouble for others, and we don't have a single subprime real estate loan in our mortgage portfolio.

ACU provided \$39.2 million in loans to members in 2008, and we stand ready to assist you in these uncertain times. We remain committed to acting in the best interests of our 21,000 members/owners.

You may have read or heard about the decision by the National Credit Union Administration (NCUA) to place into conservatorship two wholesale corporate credit unions, U.S. Central Federal Credit Union and Western Corporate Federal Credit Union. We want to assure you that the actions do not impact you as a member of Arsenal Credit Union.

The two institutions that were placed into conservatorship are corporate credit unions. Corporate credit unions do not serve consumers. They are chartered to provide products and services only to the credit union system. These products and services will continue uninterrupted. There is no impact on any of the 90 million credit union members nationwide or the 21,000 members of Arsenal Credit Union.

Those who have money on deposit with us can take comfort in knowing their funds are safe. ACU is well capitalized (in excess of regulatory requirements) and is closely regulated. Member [deposits at Arsenal are federally insured\\*](#) by NCUA, a U.S. government agency, with coverage equal to what FDIC provides to bank customers. (Hear what financial journalist Jane Bryant Quinn has to say about the [safety of federally insured credit unions\\*](#).)

\*By clicking on this link you are leaving Arsenal Credit Union's Web site. We are not responsible for the content on this Web site.