

# Safe and Secure Fact Sheet

With reports in the news of some financial institutions facing losses and other problems due to subprime mortgage lending and the credit crunch, you may be wondering about the financial stability of places where you do business. We'd like to reassure you that Arrowhead Credit Union remains strong, safe and secure.

We continue our commitment to provide you with excellent financial products and services, and we have the resources to back up that pledge. Our sound lending practices and service-oriented policies allow us to continue to prosper even during troubled economic times to be everything you need us to be.

<b>Arrowhead is Well Capitalized</b>	<p>Our Net Worth Ratio is 7.81% (as of December 31, 2008)          Our Net Worth Classification is "Well Capitalized" the highest Capital Classification given by the NCUA          Our Risk Based Net Worth (RBNW) requirement is 4.41%.</p>
<b>NCUA Insured Funds</b>	<p>Your deposits are federally insured through the National Credit Union Administration (NCUA), a U.S. government agency. The NCUA is backed by the full faith and credit of the U.S. government. Each account holder's funds are insured to at least \$250,000. Not one penny of insured savings has ever been lost by a member of a federally insured credit union.</p> <p>Speak to a branch representative or visit our website at <a href="http://www.arrowheadcu.org/ncuachart">www.arrowheadcu.org/ncuachart</a> to learn how you may increase your coverage. Detailed information about NCUA insurance, as well as a calculator that you can use to estimate your coverage, is available at the NCUA website, <a href="http://www.ncua.gov">www.ncua.gov</a>.</p>
<b>Strong Financial Rating</b>	<p><b>2008 Bancography Brand Value Index:</b> Arrowhead ranked number 2 in the nation of Credit Unions with assets greater than \$1 billion. For more information, visit our website at <a href="http://www.arrowheadcu.org/financialperformance">www.arrowheadcu.org/financialperformance</a>.</p>
<b>Convenience</b>	<p>Arrowhead Credit Union has <b>24 local branches</b> and access to over <b>2,500 locations</b> in our Shared Branching network. In addition, we offer free access to over <b>28,000 ATMs nationwide</b>.</p>
<b>No Exotic Mortgages</b>	<p>Arrowhead Credit Union <u>did not</u> participate in subprime lending.</p>
<b>The Credit Union Difference</b>	<p>Credit unions are member-owned and not-for-profit cooperatives. We exist to serve our members, not profit from them.</p>



This Credit Union is federally insured by NCUA. Share Insurance now increased to at least \$250,000.

[www.arrowheadcu.org](http://www.arrowheadcu.org) • 800-743-7228