

SHARONVIEW NEWSBRIEFS

A quarterly publication of Sharonview Federal Credit Union



3rd Quarter 2008

We're Again Rated #1 In Return-To-Member Rankings Thanks To You!

In the latest national ranking of 8,132 credit unions, your Credit Union received the top spot in the overall **Return-To-Member index** in North Carolina, South Carolina and New Jersey and 7th overall nationally! This index basically reflects member use of their credit union and its services along with the overall, money-saving value they received.

That's why this ranking is a sincere "thanks" to **you**, our member-owners, for choosing Sharonview to satisfy your financial needs. It's because, as a not-for-profit financial cooperative, your strong participation and support directly allow us the opportunity to return to you such strong value — with some of the best savings rates, loan rates and various free or lower-cost services in the marketplace. And since Sharonview is firmly committed to improving our members' financial lives, you can be assured that we'll continue to work diligently to provide you exceptional value. All we ask in return is that you consider us when a financial need arises.

More importantly, please be sure you're fully aware of the money-saving opportunities your Sharonview membership has to offer.

- Free Checking & Debit Card with ScoreCard® Rewards
- Above-market Savings & Investment Plans
- Free ATM Access at over 25,000 locations
- "Best Rate Guarantee" on Auto Loans
- Free Online Banking & Unlimited Billpay
- No or Low Closing Cost Equity & Mortgage Options
- No Annual Fee Platinum Credit Cards.
- And much, much more!

As a friendly reminder, we're here to satisfy your financial needs. If you and your family (spouse, parents, children, etc.) are not taking full advantage of the money-saving benefits the Credit Union has to offer, we are not fulfilling our mission. Stop by, visit us online or contact us today.



WE'RE STRONGER THAN EVER – LET US HELP YOU SAVE MONEY TODAY!



“While hardly a day goes by without news of another misfortune in the financial services industry, you can rest assured of the strength, safety and soundness of your credit union. At Sharonview, we've never participated in sub-prime lending and we continue to enjoy solid earnings and capital along with the highest rating of “superior” from IDC Financial Publishing – an independent, national rating group for financial institutions.

In addition, our #1 “Return-To-Member” ranking in the states we're located is truly special because it reflects the trust and value you place in Sharonview – for which we're sincerely grateful and honored. Therefore, if you have business elsewhere that's not maximizing your savings or reducing your loan costs, we pledge to do everything we can to help you keep more of your hard-earned money.”

*John Carlson, CEO/President
Sharonview Federal Credit Union*