



August 31, 2011

Dear Member,

We just completed our 2011 annual member survey, and we are very pleased with the results – 75% of you are “Very Satisfied” and 21% of you are “Satisfied” for a total satisfaction rating of 96% (2010 satisfaction was 95%). Thank you to the 533 members who participated in our 2011 survey. It is your feedback that allows us to understand what we are doing right and where we need to improve.

Below are additional results of the survey:

1. 78% of members considered DVCU to be their primary financial institution.
2. 91% of members indicated that they use a DVCU checking account.
3. 56% of members indicated that they were “Extremely Likely” to recommend DVCU.

Members also indicated the top five attributes of their financial relationship:

1. Accuracy of financial transactions -50% said we do better than other financial institutions
2. Online internet banking – 43% said we do better than other financial institutions
3. Prompt problem resolution – 59% said we do better than other financial institutions
4. Knowledge level of staff – 55% said we do better than other financial institutions
5. Availability of employees to assist – 57% said we do better than other financial institutions

Members also offered many ideas for improvement:

- Online bill payment enhancements –we are researching alternatives
- Improve online services, including more history available online – enhancements coming soon
- Several ideas for branch locations and ATM access – an ATM locator is available on our website
- Relaxed underwriting for loans – new lending guidelines were implemented in June
- Better deposit rates – rates will continue to be low until our reserves are replenished

Thank you for your participation and ideas for improvement. We will implement as many of your ideas as possible.

Best wishes,

Robb Scott, CEO



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