



February 28, 2011

Dear Member,

Our annual membership meeting and breakfast will be held on March 26, 2011 at 9:00 AM at Challenge Charter School. The address is 5801 W. Greenbriar Drive, Glendale 85308 (just North of Bell and East of 59<sup>th</sup> Avenue). Please call 602.375.7300 to reserve your seat. We are very fortunate to have six very qualified Board candidates running this year. Ballots for this year's volunteer Board election will be available at all branch locations beginning March 16, 2011 and at our annual meeting. If you are unable to attend the meeting or vote at a branch location, please call us for an absentee ballot.

We are excited to announce that we are offering a 1% cash back bonus for members who refinance their auto loan(s) from another financial institution. Please call or visit one of our branches to see if an auto refinance can save you money. As a reminder, loan amounts are limited on vehicle values and personal financial situations like credit scores, debt to income and other underwriting considerations.

We are happy to announce the addition of our new financial planner, Todd Kalina. Todd comes to us with many years of experience and is dedicated to helping you plan for your financial future. He is available at our Surprise Branch every Wednesday and Friday. Please call or visit the Surprise branch for more details. Tony D'Astice will continue to serve our members at the Main, Anthem and Arrowhead branches. Both of these gentlemen offer non-insured investment products through our relationship with LPL Financial.

Best wishes,

Robb Scott, CEO



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