

PROFESSIONAL FEDERAL CREDIT UNION
STATEMENT OF COMMITMENT TO MEMBERS

As a member-owned, not-for-profit financial cooperative, Professional Federal Credit Union is committed to our members. We will uphold our fundamental responsibility to actively serve people within our field of membership, and as appropriate, the communities they live in. We will treat all members with respect and dignity, and we will offer honest, fair deals at all times. We will deliver a wide range of low-cost, high-quality products and services to our members and potential members. We will continually, in all facets of operations, demonstrate the value of membership in Professional Federal Credit Union.

We will monitor and communicate our service to members in a meaningful way so that members, potential members, legislators, regulators, and the community at large will understand and appreciate the unique role that member-owned financial cooperatives play in their lives.

Throughout Professional Federal Credit Union's strategic plan, we will put forth every effort to enable our members to become financially self-sufficient and successful. We will place high importance on consumer education.

This Statement of Commitment to Members is consistent with our philosophy of "People Helping People." This statement represents good business practices that ensure the financial strength of our credit union on behalf of our members.

Section 1: Service to Members

Professional Federal Credit Union strives to offer services designed to improve the economic and social well being of all members from all socioeconomic backgrounds and return financial value to all those who participate in our member-owned financial cooperative.

Current Services that Help Improve the Economic and Social Well Being of Members:

Services

Accidental Death and Dismemberment
(Automated Clearing House) ACH Deposits
(Automated Clearing House) ACH Withdrawals
American Express Travelers Cheques
Cashier's Checks
Certified Checks
Certificate Laddering
Direct Deposit? Government Agency
Direct Deposit at Sponsor Group
Discount Amusement Park Tickets
Discount Movie Tickets
Federal Reserve Wire Transfer
Federal Tax Deposits
MAC ATM Cards
Money Orders
Notary Service
On-line Bill Payment
Payroll Deduction
Pro Fed Eagles Association? Provides special services/products and activities for those over 50.
Pro-Fed Financial Advisors, Inc.
Pro Fed Golden Eagles Association? Provides additional special services/products for those over 50.
Pro Fed OnLine, Internet Banking
Safe Deposit Boxes
Share-to-Share Transfer Program
Signature Guarantees
Touch-Tone Teller
Shares
Business Accounts
Checks
Checking Plus
Christmas Club Accounts
Money Market Plus Accounts
"Name Your Own" Club Accounts

Overdraft Protection
Regular Checking
Regular Checking 2
Regular Shares
Regular Shares 2 & 3
S.T.A.R. Package ("Saving To Achieve Results") Great Start
S.T.A.R. Package (Saving To Achieve Results") Smart Start
Visa Checking Card
Certificates
Double Soaring Certificates
EZ Saver Certificates
Share Certificates
I.R.A.s
Education Individual Retirement Accounts
Certificate Specials for Pro Fed Eagles
IRA 24 Month EZ Saver
IRA 36 Month Double Soaring Certificate
IRA 60 Month Variable Rate Share Certificate
IRA Certificates
IRA Variable Rate Share Account
Roth Individual Retirement Accounts
Traditional Individual Retirement Accounts
Loans
Auto Loans
Credit Disability Insurance (Loans)
Credit Life Insurance (Loans)
GAP Insurance
Home Equity Line
Home Equity Loan (Mortgages -Fixed Second)
Insurance Tracking
Loan Application On-Line
Mortgages (First)
NewCarLine
Prime Line
ProLoanConnection? after hours loan application by phone
Quick Cash
Share Secured/Certificate Secured Loans
Student Loans
Variable Rate Installment Loans
Visa Classic Credit Card
Visa Gold Credit Card

Section II: Member Education

Professional Federal Credit Union is committed to member and consumer financial education; in addition we are committed to educating members and consumers, alike, about credit union uniqueness, philosophy, and values.

Current Programs that Support Member Education :

1. Financial education seminars through Pro-Fed Financial Advisors, Inc. regarding IRAs, I.R.A. rollovers, annuities, stocks, bonds, mutual funds, retirement plans, 430(b)-T.S.A., trust management, fee-based programs.
2. Quarterly and monthly newsletters and statement stuffers for members containing current issues, rates, specials, and financial tips and education.
3. Web site providing links to savings and loan calculators, financial tips, vehicle pricing, privacy issues, a financial planning service, and information on credit union philosophy and current important issues.
4. Financial skills workshops at elementary, middle, and high schools. Since 1999, Pro Fed has taught financial skills to almost 2,800 students.

5. Employee orientation and training.
6. S.T.A.R. (Saving To Achieve Results) Programs for youth from birth to age 24. Educational brochures, promotional items, and savings incentives are part of these programs.
7. Sponsor newsletter to educate sponsors on Direct Deposit and other credit union services for credit union sponsors and their employees.
8. Individualized budget counseling.

New Programs Planned for the Coming Year:

1. Workshops for members on basic budgeting.

Section III: Involvement/Governance

Professional Federal Credit Union will endeavor to preserve credit union democratic principles, including demographic representation and volunteer participation in credit union activities.

Current Programs that support Involvement/Governance:

1. Annual Meeting? Our entire membership is invited to our Annual Meeting at which we elect board members, give away prizes, and serve refreshments.
2. Committee Involvement? Supervisory Committee, Audit Committee, Asset Liability Management Committee, Business Loan Committee, Security Committee, Employee Liaison Committee, Phillips Scholarship Committee, Facilities Expansion Committee, Technology Steering Committee.
3. Credit Union Campaign for Consumer Choice? Professional Federal supported this campaign monetarily and by mobilizing its membership, via phone trees, to call or write and voice their support of favorable credit union legislation.
4. Indiana Credit Union Political Action Committee? Professional Federal employees flew to Washington D.C. to show their support for a credit union rally at the Capitol Building.
5. Board Term Limits? three-year term for board members. Three members are elected each year.

Section IV: Diversity

Professional Federal Credit Union recognizes the value of demographic diversity in staff as well as in volunteers, and will strive to bring people of diverse backgrounds and experiences into leadership and other roles at the credit union.

Current Programs that Promote Diversity:

1. Board Representation? Professional Federal's board reflects diversity in age, occupation, economic background, gender, and race.
2. Equal Opportunity Employer

Section V: Commitment to the Credit Union Movement and other Cooperative Activities

Professional Federal Credit Union will work to build and strengthen our unique credit union movement by providing financial and in-kind resources to others within the credit union community, and by actively advocating the credit union difference at all levels of government and in other appropriate public forums. In addition, Professional Federal Credit Union will participate in local, state and national cooperative activities as appropriate, and will strive to build and strengthen relationships with other sectors of the national cooperative movement.

Current Activities that Support the Credit Union Movement:

1. Leadership in the Credit Union Movement? Professional Federal's senior management has served and serves on the following credit union boards and committees: League Audit and Finance Committee, Northeast Indiana Credit Union Chapter Board, Mid States Corporate Federal Credit Union Board of Directors (Executive Committee), Indiana Corporate Federal Credit Union (Board and Supervisory Committee), various focus groups for CUNA and ICUL, Credit Union Executive Society Committee, Education Credit Union Council Board Member, Consumer Credit Counseling Board, team leader for visits to Capitol Hill with ICUL.
2. Continuing education for employees? Professional Federal pays for continuing education to help staff gain credit union certification and education about the credit union movement.
3. Money support to credit union organizations? Filene Research Council, National Association of Federal Credit Unions, Credit Union National Association, Indiana Credit Union League, and Indiana Credit Union League Northeastern Chapter.
4. Shared ATM Program? Professional Federal has joined with Alliance One, a selective surcharging group, to bring its members more surcharge-free MAC ATM locations.

Section VI: Public Service / Corporate Citizenship

Through direct financial support or other in-kind contributions to worthwhile local organizations, and by participating in public service activities, Professional Federal Credit Union strives to be an active partner in our community. We recognize that practicing good Corporate Citizenship supports the Credit Union Philosophy of People Helping People; furthermore, it will help raise the overall level of social and economic well being of those in our community and help to strengthen ties within the community.

Community/FOM Groups Currently Receiving Financial or Other In-Kind Support (including the support given) and Current Public Service Activities:

1. American Red Cross Blood Drive? Professional Federal holds annual blood drives at various branch locations.
2. YWCA? Professional Federal gives monetary support and is involved in the YWCA's campaign for Building Better Tomorrows and its Women of Achievement Fund-raiser.
3. March of Dimes Walk America for Healthier Babies? Professional Federal employees collect pledges for walking miles in this national event.
4. Local Public Broadcasting Affiliate? Professional Federal is the sponsor for the station's summer Jazz Cafe at an area festival and volunteers for an on-air fund-raising activity.
5. Scott's Cancer Day? Professional Federal donated their time bagging groceries at Scott's Food Stores.
6. United Way (Employee Donation Program)
7. United Way Day of Caring? Each year, Professional Federal employees volunteer to help a needy person with property maintenance duties.
8. Children's Miracle Network for Riley Hospital for Children? Professional Federal collects donations from members and staff and then donates matching funds to benefit Riley Hospital for Children.
9. Carroll R. Phillips Scholarships? Professional Federal provides five \$1,000 scholarships to deserving local high school seniors.
10. Life Skills Class at Shelter Ministry? Professional Federal employees instruct disadvantaged members of community about budgeting and other financial-related topics.
11. Adopt a Family Christmas Program? Each year, Professional Federal employees and members are given the opportunity to donate gifts to needy area families whose names are supplied by area religious associations.
12. Lee's National Denim Day? A Cure for Breast Cancer? Professional Federal employees donate funds in return for the opportunity to wear jeans to work on a Friday.
13. Embassy Festival of Trees? Each year, Professional Federal purchases and decorates a Christmas tree that is displayed in this event. The proceeds benefit the city's historic Embassy Theater.
14. Philharmonic Regional Tours? Professional Federal provides funding for city Philharmonic orchestra to perform in local schools.
15. Golden Apple Awards? Professional Federal is a sponsor of this program coordinated by a local T.V. station. The program recognizes outstanding educators in the community.
16. Committee for Citizen Awareness? Professional Federal helped create and produce the video-tape The U.S. Congress and You. The tape explains how the U. S. Congress works and stresses the importance of each citizen's involvement in our democracy. Through financial support, Professional Federal helped the Committee for Citizen Awareness contribute a copy of videotape to every public and private high school in the district as well as community and junior colleges, libraries, cable television stations, and area chambers of commerce.
17. The North Anthony Business/Community Association? To show its commitment for the betterment of its surrounding business and neighborhood community, Professional Federal Credit Union spearheaded the organization of this neighborhood business association for its Main Branch neighborhood. The goals of this association have been to encourage economic development, promote public safety, and foster communication and cooperation among the residential and business communities and governmental agencies.