

09/15/02

E Federal Credit Union

Credit Union Statement of Commitment to Members

As a member-owned, not-for-profit financial cooperative, E 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 to all members at all times. We will deliver a range of low cost products and services to the diverse economic and social make-up of our members and potential members. We will look for better ways to reach out to the underserved in our field of membership. And we will continually, in all facets of operations, demonstrate the value of membership in E 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 E Federal Credit Union's strategic plan, we will make every effort to enable our members to become financially self-sufficient and successful. We will place high importance on consumer education and the teaching of financial thrift.

This *Statement of Commitment to Members* is consistent with our credit union principles of "Not For Profit, Not For Charity, But For Service" and our philosophy of "People Helping People". We truly strive to be an institution where "people are worth more than money."

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

E Federal Credit Union strives to offer services designed to improve the economic and social well being of *all* members from *all* socio-economic backgrounds, including our low- and moderate-income members, 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:

Deposit Accounts

No Fee Checking

No Fee Checking ñ Seniors

No Fee Checking ñ Youth

Share Accounts

IRA Program

CD Program

Special Savings

Money market Accounts

Lending

Secured Loans

Signature Loans

Risk Based Lending

Home Equity Line of Credit Loan

First Time Home Buyer Program

Open End Line of Credit

Fixed and Variable Real Estate

Construction Loans

Payment Shaver Lease Look-A

Like- Loans

Card Programs

Credit Card Program

Debit Card Program

ATM Card Program

Insurance

Accidental Death &

Dismemberment Insurance

Credit Life Insurance

Disability Insurance

Gap Insurance

Extended Warranty Service

Financial Planning

Financial Education

Financial Planning

Members Financial Services

Clubs

Youth Club

Other Services

24-Hour Telephone Services

Payroll Deduction
Online Account Access
Online Loan Applications
Online Bill Payment Service
Online Loan Calculators
Overdraft Protection
Automatic Payment Transfers
Shared Branching

Other Services *Continued*

New Programs Planned for the Coming Year:

Lending

Student Loans

Card Programs

Smart Card

6 Branches
Scholarship Program
Traveler's Cheques
Direct Deposit
Safety Deposit Boxes
Member Survey
Credit Bureau Reports
Notary Service
Tax Form Preparation
Wire Transfers

Other Services

Discount Amusement Park Tickets

Section II: Member Education

E 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 and Advocacy:

Newsletter Articles

Web Site Articles

LCUL Co-Op Promotional

Advertising Campaign

Consumer Credit Counseling

Services

Youth Club

Scholarship Program

Financial Education Seminars

Financial Planning Seminars

Members Financial Services

Junior Achievement Program

Section III: Involvement/Governance

E 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:

Volunteer Board

CULAC Fundraisers

Board Nominations & Elections

Continuing Employee Training

Annual Meeting

Volunteer Orientation

Employee Orientation

Continuing Volunteer Training

Community Activities (Board and/or Staff Involvement)

Please explain involvement: CCCS Programs/Project KidCare Identification/March of Dimes

Chapter Activities (Board and/or Staff Involvement)

Please explain involvement: Staff and Board attend monthly meetings

Chapter Officials (Board and/or Staff Involvement)

Please explain involvement: Staff – Chapter Officials

League Committees (Board and/or Staff Involvement)

Please explain involvement: League Legislative Committee

Louisiana Governmental Affairs Conference (Board and/or Staff Involvement)

Please explain involvement: Staff and Board attends LA GAC

National Governmental Affairs Conference (Board and/or Staff Involvement)

Please explain involvement: Staff and Boards attends Washington GAC

Hike The Hill (Board and/or Staff Involvement)

Please explain involvement: Board attends Hike the Hill

Section IV: Diversity

E 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:

Equal Opportunity Employer

Staff Training

Equal Housing Lender

Risk Based Lending

Board Representation

Board Training

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

E 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, E 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:

Memberships

Member of Louisiana

Credit Union League

Shareholder,

CU Cooperative Branching, Inc.

Member of CUNA & Affiliates

Member of Better Business

Bureau

Education

Employee Orientation

Continuing Employee Training

Volunteer Orientation

Continuing Volunteer Training

Youth Club

Teen Club

Newsletter Articles

Political Activities

CULAC Fundraisers

Web Site Articles

Outreach

Newspaper Articles

International Credit Union Day

Meeting Facility Sharing

LCUL Co-Op Promotional

Advertising Campaign

Small Credit Union Mentoring

Involvement

Chapter Activities

Chapter Officials

League Committees

Host Elected Officials

Louisiana Governmental Affairs Conference

National Governmental Affairs Conference

Hike the Hill

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, E 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, help to strengthen ties within the community, and better position us to reach out and serve ñ as only credit unions can ñ those people in greatest need of affordable financial services.

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

Junior Achievement

March of Dimes

United Way