

April 19, 2004

University of Louisiana Federal Credit Union's Credit Union Statement of Commitment to Members

As a member-owned, not-for-profit financial cooperative, University of Louisiana 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 University of Louisiana 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 University of Louisiana 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 strives 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

University of Louisiana 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 w/Minimum Balance

No Fee Checking – Youth

Share Accounts

Christmas Club Accounts

IRA Program

CD Program

Lending

Secured Loans

Signature Loans

Auto Loans

Home 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

Members Financial Services

Other Services

24-Hour Telephone Services

Payroll Deduction

Online Account Access

Online Bill Payment Service

Online Loan Calculators

Overdraft Protection

Automatic Payment Transfers

Money Orders

Traveler's Cheques

Direct Deposit

Member Survey

Credit Bureau Reports

Notary Service

Discount Amusement Park Tickets

Wire Transfers

Free Tax Forms

Section II: Member Education

University of Louisiana 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

Section III: Involvement/Governance

University of Louisiana 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

Board Nominations & Elections

Annual Meeting

Continuing Employee Training

Continuing Volunteer Training

Community Activities (Board and/or Staff Involvement)

Relay for Life, Heart Walk, Christmas in April

Chapter Activities (Board and/or Staff Involvement)

CULAC, LARC

CULAC Fundraisers

Section IV: Diversity

University of Louisiana 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

Equal Housing Lender

Board Representation

Board Training

Staff Training

Multilingual Staff

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

University of Louisiana 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, University of Louisiana 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

Member of CUNA & Affiliates

Education

Continuing Employee Training

Continuing Volunteer Training

Newsletter Articles

Web Site Articles

Political Activities

CULAC Fundraisers

Outreach

International Credit Union Day

LCUL Co-Op Promotional Advertising Campaign

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, University of Louisiana 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 – as only credit unions can – 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:

American Cancer Society (Member Contributions, Board and/or Staff Involvement)
Relay for Life

American Heart Assoc. (Member Contributions, Board and/or Staff Involvement)
Heart Walk