

September 27, 2004

Wymar Federal Credit Union Credit Union Statement of Commitment to Members

As a member-owned, not-for-profit financial cooperative, Wyamar 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 Wyamar 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 Wyamar 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

Wymar 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 – seniors
No Fee Checking – Youth
Share Accounts
Christmas Club Accounts
IRA Program
CD Program

Lending

Secured Loans
Signature Loans
Risk Based Lending
Home Equity Line of Credit Loan
Mortgage Loans
Auto Loans

Card Programs

Credit Card Program
Debit Card Program
ATM Card Program

Insurance

Accidental Death & Dismemberment Insurance
Life Savings Insurance Program
Credit Life Insurance
Disability Insurance
Gap Insurance
Extended Warranty Service

Financial Planning

Financial Education
Financial Planning

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
Traveler's Cheques
Direct Deposit
Member Survey
Credit Bureau Reports
Notary Service
Discount Amusement Park Tickets
Wire Transfers
Western Union
Online Statements

New Services Planned for the Coming Year:

Card Programs

Stored Value Cards

Section II: Member Education

Wymar 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

Financial Education Seminars

Financial Planning Seminars

Section III: Involvement/Governance

Wymar 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

Employee Orientation

Continuing Employee Training

Continuing Volunteer Training

Community Activities

Board member is a member of the Ascension Parish School Board

Chapter Activities

President is CULAC representative

League Committees

President is on the CULAC Committee

Louisiana Governmental Affairs Conference

President attends

CULAC Fundraisers

Section IV: Diversity

Wymar 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

Risk Based Lending

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

Wymar 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, Wyamar 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

Education

Employee Orientation
Continuing Employee Training
Volunteer Orientation
Continuing Volunteer Training
Newsletter Articles
Web Site Articles

Involvement

League Committees
President is on the CULAC Committee

Political Activities

CULAC Fundraisers
Louisiana Governmental Affairs Conference
President has attended last 5 years

Outreach

International Credit Union Day

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, Wymar 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:

Toys for Tots

Other Activities

Participate on a regular basis in numerous local fundraisers