

Credit Union Statement of Commitment to Members

As a member-owned, not-for-profit financial cooperative, TEXAR 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 un- or underserved in our field of membership. And we will continually, in all facets of operations, demonstrate the value of membership in TEXAR 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 TEXAR 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 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". This statement represents good business practices that ensure the financial strength of our credit union on behalf of our members.

Section I: *Service to Members*

TEXAR 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:

1. Savings Safari Kids Club - Account for children 12 and under with a \$5.00 minimum
2. 24 Hour Audio Response System
3. Website
4. Anywhere Access Online Service – home banking solution
5. Consumer and Real Estate Loans

6. VISA and MasterCard
7. VISA Check Card
8. Free AD&D coverage up to \$2,000 per member
9. Mechanical Break Down Insurance
10. GAP Protection
11. Money Market Accounts
12. Certificates of Deposit
13. IRA's (Traditional, Roth, & Educational)
14. 55+ Checking
15. On-line live support

New Services Planned for the Coming Year:

(New Home Office)

Section II: *Member Education*

TEXAR 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:

1. Website
2. Quarterly Newsletter
3. Car Price Guides
4. Consumer Reports
5. Participation in Junior Achievement
6. HOSTS
7. On Site Visits to SEG's

Section III: *Involvement/Governance*

TEXAR 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. Board Elections
2. Annual Meeting
3. Member Surveys

Section IV : *Diversity*

TEXAR 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. Equal Employment Opportunity
2. Marketing Materials
3. Bilingual staff to penetrate the Hispanic Community

New Programs Planned for the Coming Year:

1. Member Market Segmentation

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

TEXAR 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, TEXAR 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 – Wright Patman Chapter

2. TCUL
3. NCUA
4. CUNA
5. Community Involvement – local chambers and school booster clubs, Komen Race for the Cure

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, TEXAR 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:

1. Children's Miracle Network
2. Partners in Education
3. Randy Sams Homeless Shelter
4. Junior Achievement
5. Project Graduation
6. Community Activities – golf tournaments and blood drives