

**Your Deposits at Winnebago Community Credit Union are Safe.**

Winnebago Community has never been involved in high risk sub prime lending. We also have no investments in mortgage back securities.

Your credit union has a high level of capital and a solid balance sheet. As of September 30<sup>th</sup>, 2008 our capital ratio was 9.88%. This ratio is considered to be well capitalized by regulatory guidelines.

In addition to our financial strength your deposits are federally insured, backed by the U.S. Government up to \$250,000 per account.

We are a member-owned, not-for profit cooperative that exists to serve you it's members. We do NOT have stockholders that may cause a business to take excessive risk and cause the type of problems you are reading about in the banking industry and wall street.

Tony Tiede  
President  
Winnebago Community Credit Union