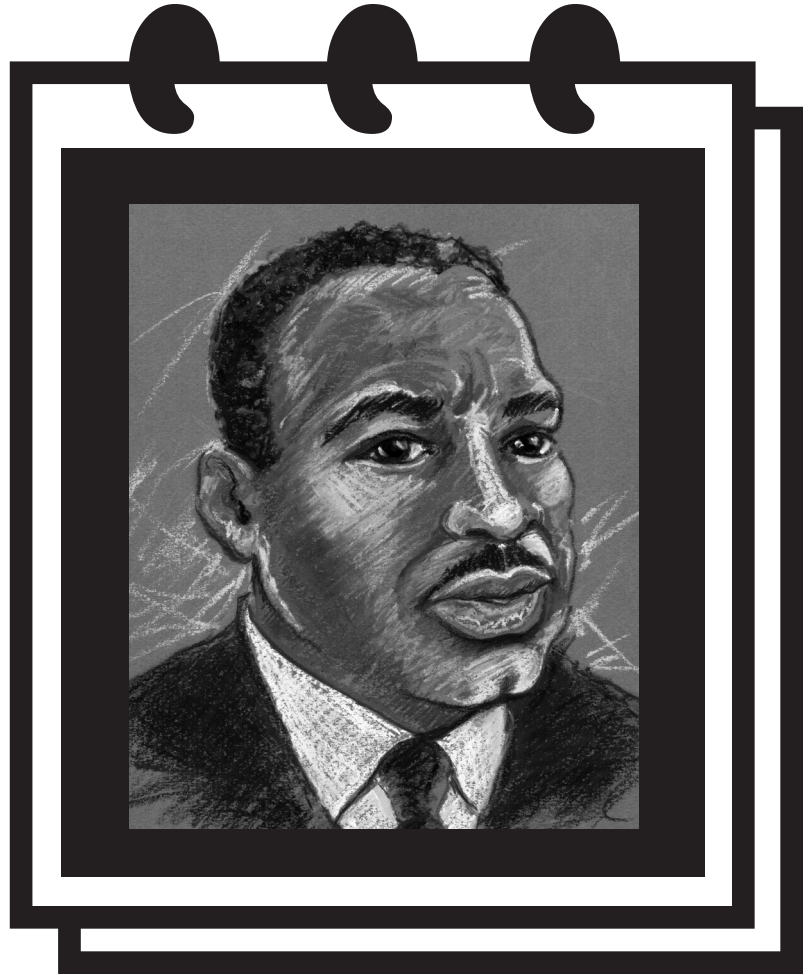


YOUR CREDIT UNION WILL BE CLOSED
IN OBSERVANCE OF



MARTIN LUTHER
KING, JR. DAY

ON
MONDAY, JANUARY 16, 2012