Supporting Local Businesses

Inman Jewelers
30% off any In Stock Item
2116 Washington St
Two Rivers, WI 920-794-1351
Expires July 31st 2010

B&D Embroidery
Expires September 30th 2010. Maximum Discount of $100

Affords to Remember Bridal
10% off Brides Dress with Bridal Purchase
4638 Expo Drive
Manitowoc, WI 920-684-0323
Expires July 31st 2010

Shoreline Recommits to its Members

Shoreline is introducing a plan for our member’s financial education. Later this year, we will begin with a program explaining credit scoring, how it is calculated and what you can do to improve it. In addition to this seminar style program, we would be happy to go over your credit report with you individually. Our employees will soon be asking you if you know your fico score. This is your invitation to find out more.

Simply, call, email or stop in to set up an appointment with our loan team, who will explain your credit to you, and what you can do to improve it. We will also review your particular situation and see if we can save you money, either by lowering your payments, your rates or both. If the situation you are in now is better than we can offer, we will tell you that too. Plan on scheduling your appointment in advance, this way our experts can review your credit beforehand and be ready to discuss it with you.

Sitting down with one of our loan experts will cost you nothing, but could save you considerably. Our intent is to help our members in these tough times, to save you money if we can, and do so with the best member service we can possibly provide. We have already begun asking our members if they know their credit score. This is your invitation for us to review your situation.

Business & Loans

In This Issue:
• Business & Loans - Cover
• Presidents Perspective - Page 1
• Kids Corner - Page 1
• Deposits & Operations - Page 2
• Community - Page 3
• Members Speak Out - Page 4
• Annual Meeting - Page 4
• Finance Corner - Page 5
• Insurance Corner - Page 5
• Budgeting 101 - Page 6
• Teen Edge - Page 6
• Coupons - Back Cover

In October we will be offering our business owners an opportunity to speak with Tony Busch, founder of Priora Cash Flow Management, in an interactive seminar on cash flow. Mention to most people the words “cash management” and you will send them running, successful business owners know cash is king. This exciting seminar will help all levels of business owners as a refresher, a start or anywhere in between.

Why would we want to do this? Remember we are member owned. Our mission is your financial success. We are not motivated by higher profits, we are motivated to provide you service.

My pledge to you is we will provide competitive loan rates and excellent service. I invite you to call, email or write me to let me know how we are doing. Tell me what we are doing right and what we need to work on. “We are here for you” are not just words to us.

Thank you for your continued loyalty and business, we look forward to earning it every day.

© 2010 Shoreline Credit Union and its licensors. All rights reserved. Reproduction is strictly prohibited. Copyright Information contained in this newsletter does not represent professional legal advice. All rights reserved.
You’re Invited!
Shoreline will be having a Summer Party this year for all Pete Club Members. There will be food, drinks, games, prizes and more. Please RSVP by July 19th. You can RSVP by calling (920) 773-4541 or stopping in at any Shoreline location. We hope to see you there!

When: July 29th, 2010 @ 5:30pm
Where: Washington Park in Two Rivers

Kids Corner

By: Carlton Zoerb
Loan Officer • Memorial Dr. Two Rivers

In the last two newsletters, we have given you some basic ideas for budgeting and to find out where your money goes (copies of both the Budget Sheet and prior Newsletters are found on our web-site). By filing out your Budget Sheet (if you have not done so, do it today):

- Were you able to see where you were top heavy and low in your spending habits?
- Were you specific in where your money goes – example: separate fuel from snack items?
- Were you able to decide what areas you would like to change and do differently?

Here are certain guidelines that suggest where our money should go after we receive our paycheck according to experts:

- Housing/rent including taxes & insurance – 28% Savings for an Emergency Fund – 10%
- Utilities including phone, cable & internet – 10% Food including eating out costs – 15%
- Transportation including car payments, insurance, gas, maintenance – 12% Miscellaneous clothing shoes & laundry costs – 5%
- Debt repayment includes credit cards, student loans, uninsured loans – 10% Entertainment including movies, concerts, books, magazines, CD’s & DVD’s, pocket money & hobbies – 5%

Be careful in getting all caught up with these numbers exactly. Remember, it’s a guideline. You may have a lower housing expense but are paying more in your savings (it’s a good thought!). We all have 100% of our take home checks (after taxes and retirement deductions). Think of your paycheck as a circle, or a pie. Cut that pie into pieces or percentages. If what is left after cutting your pie isn’t satisfactory to you, cut it differently and make the decision of what percentage of each category works best for you, not someone else. Start a “car fund” so you have your maintenance costs available.

Credit Scores – Do you know your credit score? A lot is based on our credit scores. It reflects your interest rates on loans and the cost of insurance on your vehicles. Higher the score, the better your rate and costs will be = more money we can save! What does a credit score have to do about budgeting? One area I have found was based on our credit card balances. The less you have available on your credit cards, the lower your credit score will be. It says we do not have our credit under control, we’re maxed out. But you pay your credit card payments on time, which is also just a “part” (good part) of what goes into our scores. Set a goal to pay off your credit cards and make it a priority. Make sure you know this after reviewing your Budget Sheet. Make a list of all your credit cards listing highest balanced card first with the lowest balanced card last (for a more detailed “Game Plan” on getting out of credit card debt, go to our web-site under “Budget Sheets” and click on “List of All My Credit Cards”).

I’d love to hear YOUR ideas on budgeting! What tips and ideas have helped YOU?? Send your ideas to: zoerbc@shorelinecu.org by July 15, 2010 and the best idea will receive a $25 Gas Gift Card!

Past the Eye … But Still in the Storm

A's with most things in life, the current situation is a matter of perspective. For those without a job or a business without orders, it is about survival. For those with a job or a business with options, it is an opportunity for growth. While credit unions have been hit by the storm like everyone else – for the most part they are poised to experience the later.

Shoreline is one of those credit unions. We are growing. We added 400 members last year. We grew assets & loans. We expanded product offerings. We are doing the same this year.

Many of you have relationships with other financial institutions. So do I, although I have fewer than in the past. In recent years I have cancelled long held credit cards, consolidated insurance & investment services and closed accounts. I moved them to Shoreline. Why? Partially because of my position but also because of trust and convenience, plus it made sense to do so … lower fees, personal service and better rates.

• Do you have a savings, checking or Money Market account elsewhere? Have you looked at what you are getting paid lately? Granted ½% may not sound like much but it beats zero.

• Do you have a car loan elsewhere? Mortgage loans? Business loans? We do them all, we do them very well, hat about other financial needs; investment advice, insurance needs, tax preparation?

We put our member’s needs first. We make our money the old fashioned way. We offer fiscally sound value added products & services. We have it all. Bring us the rest of your business. You will not regret it.

Financial Highlights

<table>
<thead>
<tr>
<th>Members</th>
<th>$10.600</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shares</td>
<td>$87 million</td>
</tr>
<tr>
<td>Assets</td>
<td>$102 million</td>
</tr>
<tr>
<td>Loans</td>
<td>$81 million</td>
</tr>
<tr>
<td>Capital</td>
<td>$9.3 million</td>
</tr>
</tbody>
</table>

We are here for you. Come see us.

Ken

By: Kenneth H. Beine
President & CEO

Pete’s Perspective

President’s Perspective

You can still buy a new vehicle. The prices might be higher, but you can still buy a vehicle if you wish to do so. From the days in college, I had a car. The first step is to make sure you have a job or a business with orders. For those who do not have a job or a business with orders, it is about survival. For those with a job or a business with options, it is an opportunity for growth. With credit unions have been hit by the storm like everyone else – for the most part they are poised to experience the later.

In the last two newsletters, we have given you some basic ideas for budgeting and to find out where your money goes (copies of both the Budget Sheet and prior Newsletters are found on our web-site). By filling out your Budget Sheet (if you have not done so, do it today):

- Were you able to see where you were top heavy and low in your spending habits?
- Were you specific in where your money goes – example: separate fuel from snack items?
- Were you able to decide what areas you would like to change and do differently?

Here are certain guidelines that suggest where our money should go after we receive our paycheck according to experts:

- Housing/rent including taxes & insurance – 28% Savings for an Emergency Fund – 10%
- Utilities including phone, cable & internet – 10% Food including eating out costs – 15%
- Transportation including car payments, insurance, gas, maintenance – 12% Miscellaneous clothing shoes & laundry costs – 5%
- Debt repayment includes credit cards, student loans, uninsured loans – 10% Entertainment including movies, concerts, books, magazines, CD’s & DVD’s, pocket money & hobbies – 5%

Be careful in getting all caught up with these numbers exactly. Remember, it’s a guideline. You may have a lower housing expense but are paying more in your savings (it’s a good thought!). We all have 100% of our take home checks (after taxes and retirement deductions). Think of your paycheck as a circle, or a pie. Cut that pie into pieces or percentages. If what is left after cutting your pie isn’t satisfactory to you, cut it differently and make the decision of what percentage of each category works best for you, not someone else. Start a “car fund” so you have your maintenance costs available.

Credit Scores – Do you know your credit score? A lot is based on our credit scores. It reflects your interest rates on loans and the cost of insurance on your vehicles. Higher the score, the better your rate and costs will be = more money we can save! What does a credit score have to do about budgeting? One area I have found was based on our credit card balances. The less you have available on your credit cards, the lower your credit score will be. It says we do not have our credit under control, we’re maxed out. But you pay your credit card payments on time, which is also just a “part” (good part) of what goes into our scores. Set a goal to pay off your credit cards and make it a priority. Make sure you know this after reviewing your Budget Sheet. Make a list of all your credit cards listing highest balanced card first with the lowest balanced card last (for a more detailed “Game Plan” on getting out of credit card debt, go to our web-site under “Budget Sheets” and click on “List of All My Credit Cards”).

I’d love to hear YOUR ideas on budgeting! What tips and ideas have helped YOU?? Send your ideas to: zoerbc@shorelinecu.org by July 15, 2010 and the best idea will receive a $25 Gas Gift Card!
Financing Long Term Care

Seventy-seven Million “Baby Boomers” watched firsthand how their parents dealt with the prospect of losing their home or money to the high cost of Nursing Homes. All you needed to do was divert assets to your children in a manner and time frame that conformed to the States’ three-year look back. Because of deficits and the approaching insolvency of Medicare and Social Security, this popular tactic may no longer be available to us.

The real fact of the matter is that many of the 77 million Baby Boomers in this country will need Long Term Care. AARP says that 1 out of 2 people age 65 today will need Long Term Care. AARP say that 1 in 7 Americans will need Long Term Care. Long Term Care could eat up the vast majority of the estate that it touches.

Long Term Care Insurance is the best solution today when planning strategies to fund Nursing Home or Assisted Living.

However, at a cost of $150.00 a month, many people merely deny the fact that they will ever go to a Nursing Home, even though the odds are greatly stacked against them. I guess most individuals just find paying $150 per month for something that you may never use unacceptable. A relatively new product let the market last year that successfully rebutted that argument. What if, instead of spending $150 per month on a product that you may never use, you “Repositioned” a portion of your estate to insure your entire estate.

For example, if at retirement your home was worth $150,000 and your 401K along with other cash was worth $300,000, which would mean your $350,000 estate would be at risk of total loss in the event of a 5 year Nursing Home stay.

If you repositioned $75,000 into a product that would pay $300,000 towards the cost of the Nursing Home, your Long Term Care risk would be funded. And that brings me to the best part of this product. In the event that you die of old age and never need a Nursing Home or Assisted Living Facility, your $75,000 account turns into a Life Insurance Policy and pays approximately $300,000 to your Beneficiaries or Estate!

If you would like more information on this concept, call John or Chad at LIJTS 794-5566.
Calendar of Events

Holiday Hours
July 5th - Closed
September 6th - Closed

Community Events

Two Rivers
July 4th - City Fireworks
July 16th - Optimist Fantasy Fishing Parade
July 16-18th - Kiwanis Fishing Derby
July 30th - 31st - Relay for Life
August 6th - Maxwell Street Sale & Community Care Day
August 6-7th - Rogers Street Days
August 4-5th - Kites over Lake Michigan
September 18th - Ethnic Fest

Manitowoc
July 3rd - 5th - Salmon Derby
July 4th - City Picnic & Fireworks
July 10th - Krazy Daze Sale
August 6-8th - Lakeshore weekend for kids
August 24-29th - County Fair
September 10-11th - Spunktik Fest

Surrounding Areas

August 6-8th - Riverfest
August 9-15th - PGA Championships

Shoreline Sponsors the Cool City Classic Carshow
June 25 & 26th was the 10th Annual Cool City Classic Car Show. Cars came from around the state to show off and win awards for their muscle and beauty. This event would not be possible without the time of individual business owners in Two Rivers. Special thank you to Rick & Colleen Inman for putting together again, a great show. Friday night was the cruise night. Cars paraded from Manitowoc to Two Rivers along Memorial Dr. Even Shoreline got involved by entering a members classic car into the cruise. Thanks to Paul Brodtke and his 1948 Crosley. We wish the car show the very best and can’t wait till next year!

Shoreline Sponsors River Rendevous
June brings many events to our area. Another event Shoreline sponsored this year was River Rendevous. This event is put on by Mainly Manitowoc & the Wisconsin Maritime Museum. During the event you could purchase goods from the the farmers market and craft vendors. Entertain the children with arts crafts and games. At night you could hear great music by musicians like the TOYS and Spin. New this year was Pixel Yourself. This fun team/family event was an opportunity to participate in a video and act as a pixel for the story Kaleidoscope Fish. People held up brightly colored paper and stepped into the canvas, eventually they moved together to make one huge picture of a fish. You can find the video on youtube.com. Or visit www.mainlymanitowoc.com for the link. Great job to all the volunteers who put on another great event in our community!

TICKETS AVAILABLE Only...

$23.50 Per Person

Shoreline held its 2009 Annual Meeting on April 10th 2010 at Shoreline Credit Union in Manitowoc. Election of board members were held and we are proud to announce our new board members for the upcoming terms. Gretchen Bauknecht, General Manager of Bauknecht Theaters; Ravi Rajan, VP of Operations & Officer for ENRECO and Pam (Stadler) Wargin, Owner of Wargin American Family Insurance Agency. We welcome our new board members and appreciate their efforts during their term. Retiring from the Board of Directors were, Chairman; Joe Bauknecht, Vice Chairman; Steve Sonntag & Director; Mike Bodart. We applaud them in their successes they have made with Shoreline and thank them for their dedication during their terms to help us be a premier Credit Union in Wisconsin. Congratulations and thank you to all.
Shoreline, in the community...

Calendar of Events

Holiday Hours
July 5th - Closed
September 6th - Closed

Community Events

Two Rivers
July 4th - City Fireworks
July 16th - Optimist Fantasy Fishing Parade
July 16-18th - Kiwanis Fishing Derby
July 30th - 31st - Relay for Life
August 6th - Maxwell Street Sale & Community Care Day
August 6-7th - Rogers Street Days
September 4-5th - Kites over Lake
September 6th - Closed

Manitowoc
July 3rd - 5th - Salmon Derby
July 4th - City Picnic & Fireworks
July 10th - Krazy Daze Sale
August 6-8th - Lakeshore weekend for kids
August 24-29th - County Fair
September 10-11th - Spunktik Fest

Surrounding Areas
August 6-8th - Riverfest Mishicot, WI
August 9-15th - PGA Championship Haven, WI

SUMMER CAMP PRICES

Shoreline Sponsors the Cool City Classic Car Show
June 25 & 26th was the 10th Annual Cool City Classic Car Show. Cars came from around the state to show off and win awards for their muscle and beauty. This event would not be possible without the time of individual business owners in Two Rivers. Special thank you to Rick & Colleen Inman for putting together again, a great show. Friday night was the cruise night. Cars paraded from Manitowoc to Two Rivers along Memorial Dr. Even Shoreline got involved by entering a members classic car into the cruise. Thanks to Paul Brodtke and his 1948 Crosley. We wish the car show the very best and can’t wait till next year!

Shoreline Sponsors River Rendevous
June brings many events to our area. Another event Shoreline sponsored this year was River Rendvous. This event is put on by Mainly Manitowoc & the Wisconsin Maritime Museum. During the event you could purchase goods from the the farmers market and craft vendors. Entertain the children with arts crafts and games. At night you could hear great music by musicians like the TOYS and Spin. New this year was Pixel Yourself. This fun team/family event was an opportunity to participate in a video and act as a pixel for the story Kaleidoscope Fish. People held up brightly colored paper and stepped into the canvas, eventually they moved together to make one huge picture of a fish. You can find the video on youtube.com. Or visit www.mainlymanitowoc.com for the link. Great job to all the volunteers who put on another great event in our community!

TICKETS AVAILABLE
Only...

$23.50 Per Person

1831 Wisconsin Dells Parkway
Wisconsin Dells, WI 53965
www.mtolymuspark.com

Photo from the left: Gretchen Bauknecht, Ravi Rajan & Pam (Stadler) Wargin.

President's Report

Two years ago we began working up a plan to start our own business. We worked together to design a business idea and create our business plan. When the time came to search for funding for our new venture, Shoreline Credit Union was at the top of our list. We visited with Amanda and shared our business plan. She worked with us to secure a SBA loan to start our company. Our business, PDJ Cutting and Fabricating opened in June of 2009. Amanda’s guidance and knowledge has been essential to our success. She made the loan application process easy and was very patient with two anxious entrepreneurs who had lots of questions! A year after starting our business, the opportunity to expand our cutting services, purchase new equipment move to a new location put us in need of financing again. There was no question that we would be going back to Amanda at Shoreline to help garner funding for our expansion project. Throughout the process of working with Shoreline our expectations were consistently exceeded. The staff at Shoreline was genuinely interested in our success and never made us feel like “just another customer.” They understood how important our business is to us and worked hard to make our entrepreneurial dreams come true.

Put and Deanne Weier
PDJ Cutting and Fabricating
www.pdjcutandfab.com
email: pdjcutandfab@um.att.com
phone: 920-652-9909

Shoreline held its 2009 Annual Meeting on April 10th 2010 at Shoreline Credit Union in Manitowoc. Election of board members were held and we are proud to announce our new board members for the up coming terms. Gretchen Bauknecht, General Manager of Bauknecht Theaters; Ravi Rajan, VP of Operations & Officer for ENRECO and Pam (Stadler) Wargin, Owner of Wargin American Family Insurance Agency. We welcome our new board members and appreciate their efforts during their term. Retiring from the Board of Directors were, Chairman; Joe Bauknecht, Vice Chairman; Steve Sonntag & Director; Mike Bodart. We applaud them in their successes they have made with Shoreline and thank them for their dedication during their terms to help us be a premeir Credit Union in Wisconsin. Congratulations and thank you to all.

Pam (Stadler) Wargin.

2009 Annual Meeting

Presidents Report

Members in Attendance
Financing Long Term Care

Seventy-seven Million “Baby Boomers” watched firsthand how their parents dealt with the prospect of losing their home or money to the high cost of Nursing Homes. All you needed to do was divert assets to your children in a manner and time frame that conformed to the States’ three-year look back. Because of deficits and the approaching insolvency of Medicare and Social Security, this popular tactic may no longer be available to us.

The real fact of the matter is that many of the 77 million Baby Boomers in this country will need Long Term Care. AARP says that 1 out of 2 people age 65 or older will use Long Term Care at some point in their lives. At a cost of $7,000 per month, Long Term Care obviously could wipe out the vast majority of the estate that it touches.

Long Term Care Insurance is the best solution today when planning strategies to fund Nursing Home or Assisted Living.

However, at a cost of $500.00 a month, many people merely deny the fact that they will ever go to a Nursing Home, even though the odds are greatly stacked against them. I guess most individuals just find paying $150 per month for something that you may never use unacceptable. A relatively new product hit the market last year that successfully rebutted that argument. What if, instead of spending $150 per month on a product that you may never use, you “Repositioned” a portion of your estate to insure your entire estate.

For example, if at retirement your home was worth $150,000 and you are 40, and along with other cash was worth $250,000, which would mean your $350,000 estate would be at risk of total loss in the event of a 5 year Nursing Home stay.

If you repositioned $75,000 into a product that would pay $300,000 towards the cost of the Nursing Home, your Long Term Care risk would be funded. And that brings me to the best part of this product. In the event that you die of old age and never need a Nursing Home or Assisted Living Facility, your $75,000 account turns into a Life Insurance Policy and pays approximately $300,000 to your Beneficiaries or Estate!

If you would like more information on this concept, call John or Chad at LIITS 794-5566.
You're Invited!
Shoreline will be having a Summertime this year for all Pete Club Members. There will be free, drinks, games, prizes and more. Please RSVP by July 19th. You can RSVP by calling (920) 773-4541 or stop in at any Shoreline location. We hope to see you there!

When: July 29th, 2010 @ 5:30pm
Where: Washington Park in Two Rivers

Kids Corner

Budgeting 101

By: Carlson Zoerb
Loan Officer - Memorial Dr, Two Rivers

In the last two newsletters, you have some basic ideas for budgeting and to find out where your money goes (copies of both the Budget Sheet and prior Newsletters are found on our web-site). By filling out your Budget Sheet (if you have not done so, do it today):

• Were you able to see where you were top heavy and low in your spending habits?
• Were you specific in where your money goes – example: separate fuel from snack items?
• Were you able to decide what areas you would like to change and do differently?

Here are certain guidelines that suggest where your money should go after we receive your paycheck according to experts:

Housing/Rent including taxes & insurance – 28%
Utilities including phone, cable & internet – 10%
Entertainment including movies, concerts, books, magazines, CD’s & DVD’s, pocket money & hobbies – 5%
Food including eating out costs – 15%
Clothing including shoes & laundry costs – 5%
Transportation including car payments, insurance, gas, maintenance – 12%
Medical/Insurance – 15%
Miscellaneous including travel, vacation, education, charitable contributions – 10%
Credit Card Payment – 5%

I’d love to hear YOUR ideas on budgeting! What tips and ideas have helped YOU??  Send your ideas to: zoerbc@shorelinecu.org by July 15, 2010 and the best idea will receive a $25 Gas Gift Card!

Budgeting 101

By: Corleen Zoerb
Loan Officer - Memorial Dr, Two Rivers

In the last two newsletters, you have some basic ideas for budgeting and to find out where your money goes (copies of both the Budget Sheet and prior Newsletters are found on our web-site). By filling out your Budget Sheet (if you have not done so, do it today):

• Were you able to see where you were top heavy and low in your spending habits?
• Were you specific in where your money goes – example: separate fuel from snack items?
• Were you able to decide what areas you would like to change and do differently?

Here are certain guidelines that suggest where your money should after we receive your paycheck according to experts:

Housing/Rent including taxes & insurance – 28%
Utilities including phone, cable & internet – 10%
Entertainment including movies, concerts, books, magazines, CD’s & DVD’s, pocket money & hobbies – 5%
Food including eating out costs – 15%
Clothing including shoes & laundry costs – 5%
Transportation including car payments, insurance, gas, maintenance – 12%
Medical/Insurance – 15%
Miscellaneous including travel, vacation, education, charitable contributions – 10%
Credit Card Payment – 5%

I’d love to hear YOUR ideas on budgeting! What tips and ideas have helped YOU??  Send your ideas to: zoerbc@shorelinecu.org by July 15, 2010 and the best idea will receive a $25 Gas Gift Card!
Shoreline Recommits to its Members

Shoreline is introducing a plan for our member’s financial education. Later this year, we will begin with a program explaining credit scoring, how it is calculated and what you can do to improve it. In addition to this seminar style program, we would be happy to go over your credit report with you individually. Our employees will soon be asking you if you know your fico score. This is your invitation to find out more.

Simply call, email or stop in to set up an appointment with our loan team, who will explain your credit to you, and what you can do to improve it. We will also review your particular situation and see if we can save you money, either by lowering your payments, your rates or both. If the situation you are in now is better than we can offer, we will tell you that too. Plan on scheduling your appointment in advance, this way our experts can review your credit beforehand and be ready to discuss it with you.

Sitting down with one of our loan experts will cost you nothing, but could save you considerably. Our intent is to help our members in these tough times, to save you money if we can, and do so with the best member service we can possibly provide. We have already begun asking our members if they know their credit score. This is your invitation for us to review your situation.

In October we will be offering our business owners an opportunity to speak with Tony Busch, founder of Priora Cash Flow Management, in an interactive seminar on cash flow. Mention to most people the words “cash management” and you will send them running, successful business owners know cash is king. This exciting seminar will help all levels of business owners as a refresher, a start or anywhere in between.

Why would we want to do this? Remember we are member owned. Our mission is your financial success. We are not motivated by higher profits, we are motivated to provide you service.

In October we will be offering our business owners an opportunity to speak with Tony Busch, founder of Priora Cash Flow Management, in an interactive seminar on cash flow. Mention to most people the words “cash management” and you will send them running, successful business owners know cash is king. This exciting seminar will help all levels of business owners as a refresher, a start or anywhere in between.

Why would we want to do this? Remember we are member owned. Our mission is your financial success. We are not motivated by higher profits, we are motivated to provide you service.

My pledge to you is we will provide competitive loan rates and excellent service. I invite you to call, email or write me to let me know how we are doing. Tell me what we are doing right and what we need to work on. “We are here for you” are not just words to us.

Thank you for your continued loyalty and business, we look forward to earning it every day.