



Dear Member:

With reports in the news of some financial institutions facing losses due to their mortgage loan practices, you may be wondering about the financial security of your Credit Union. We'd like to assure you that Duke University Federal Credit Union remains Strong, Safe, and Secure. Now is a great time to be a Duke Credit Union member!

While banks are not lending money and are tightening their requirements, your Credit Union **IS** lending money and has not raised our lending criteria.

1. Duke Credit Union was not and is not part of the sub-prime mortgage problem. We have not changed our credit standards. We are the same reliable mortgage lender that we have always been.

2. Your funds at Duke Credit Union are federally insured and the Credit Union is examined and audited every year.

Duke Credit Union is here to help you! Come see us—we have money to lend you. Questions? Please call us 919.684.6704.

Thank you,

Duke University Federal Credit Union