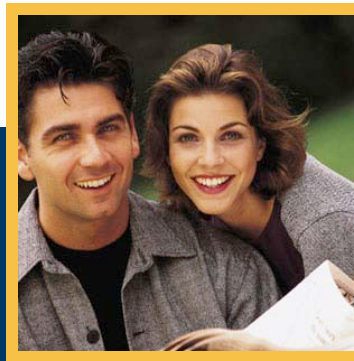




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## The Benefits of Membership

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# FAFCU History

- First American Federal Credit Union formed in 1959 by employees of First American Title Insurance Company
  - Member-Owned Financial Cooperative
  - Net Income Returned to the Members in the form of:
    - *Dividends*
    - *Low Cost Loans*
    - *Free or Low Cost Services*





# Accounts & Access

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# Share Draft Accounts

- Free Checking
- Free Box of Checks
- Direct Deposit – Paychecks 1 Day Earlier
- Visa Check Card Rewards
- E-Statements Available
- Access to Coop ATMs
- Earn Dividend Income



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# Savings & Investments

- Regular Share Accounts (Savings)
- Term Share Certificate Accounts
  - 6 months to 1 year
- Christmas Club
- Market Index Certificate
- Money Market
- Individual Retirement Accounts
  - Traditional & Roth



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# Loan Services

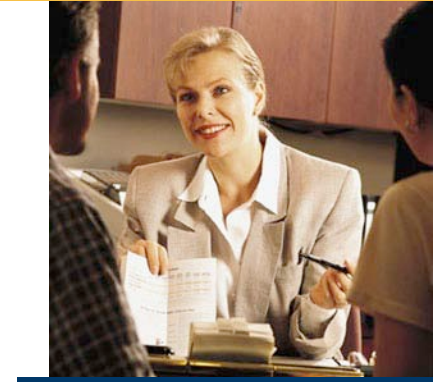
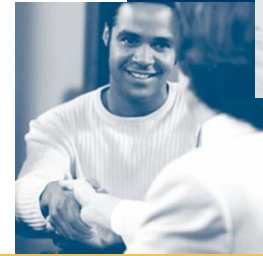
- New & Used Vehicles (motorcycles included)
- New & Used RVs & Watercraft
- Signature Loans / Overdraft Line of Credit
- Share & Certificate Secured Loans
- Stock Secured Loans
- Mortgage/Home Equity Line of Credit
- Visa Credit Cards



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# Account Access Services

- Visa Check Card
- Fast Line (Bank by Phone)
- Direct Deposit
  - Paycheck
  - Government Checks
  - Retirement Checks
- Automatic Transfers
  - Repay Loans
  - Savings & Investment Contributions



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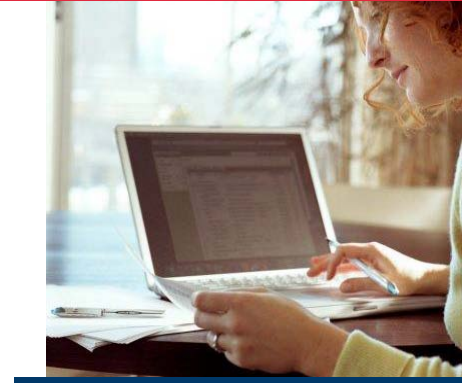
# What to Expect in 2008

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# Online Banking & Bill Pay



- Check Balances
- Transfer Funds
- Track Account Activity
- Schedule Future & Recurring Payments
- Manage Finances through Account Aggregation



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# Meet Our Team

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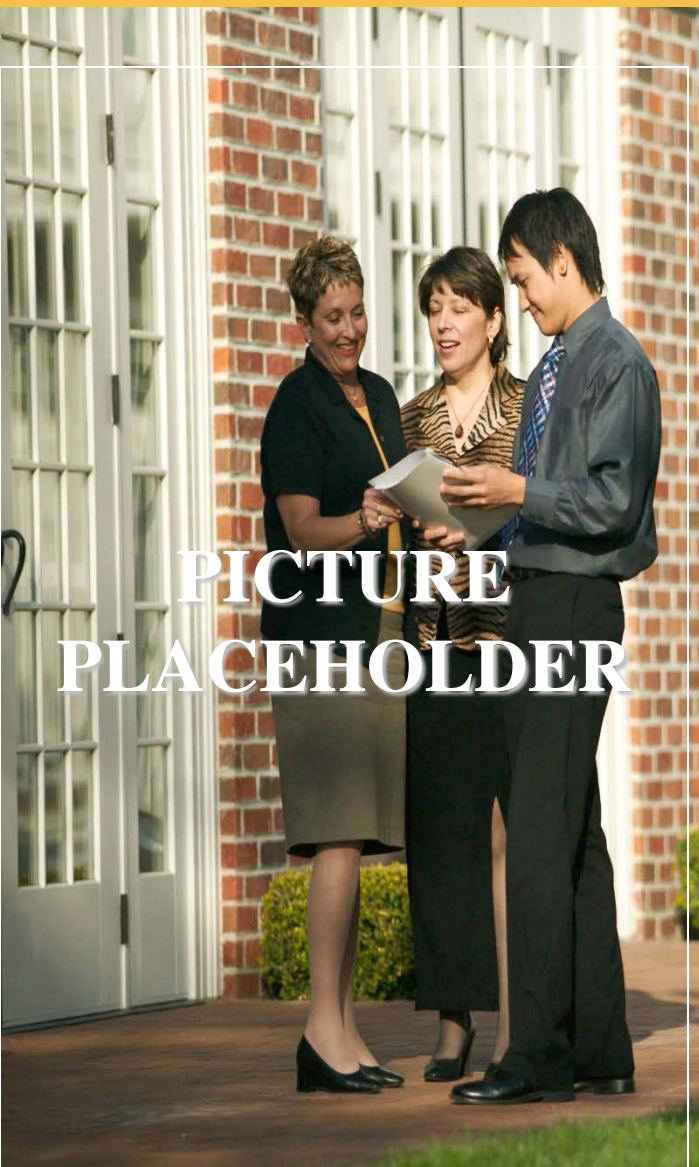


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# Raymond Rai, CEO

- Information Placeholder

PICTURE  
PLACEHOLDER





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Federal Credit Union

# Jan Jurgensen, VP Operations

- Information Placeholder

A photograph of three business professionals (two women and one man) standing outdoors in front of a brick building with large glass windows. They are all looking at a document held by the man. The woman on the left is wearing a black top and a grey skirt. The woman in the middle is wearing a patterned top and a black skirt. The man on the right is wearing a dark blue shirt and a tie. The text "PICTURE PLACEHOLDER" is overlaid in large, white, bold, serif capital letters across the middle of the image.

PICTURE  
PLACEHOLDER

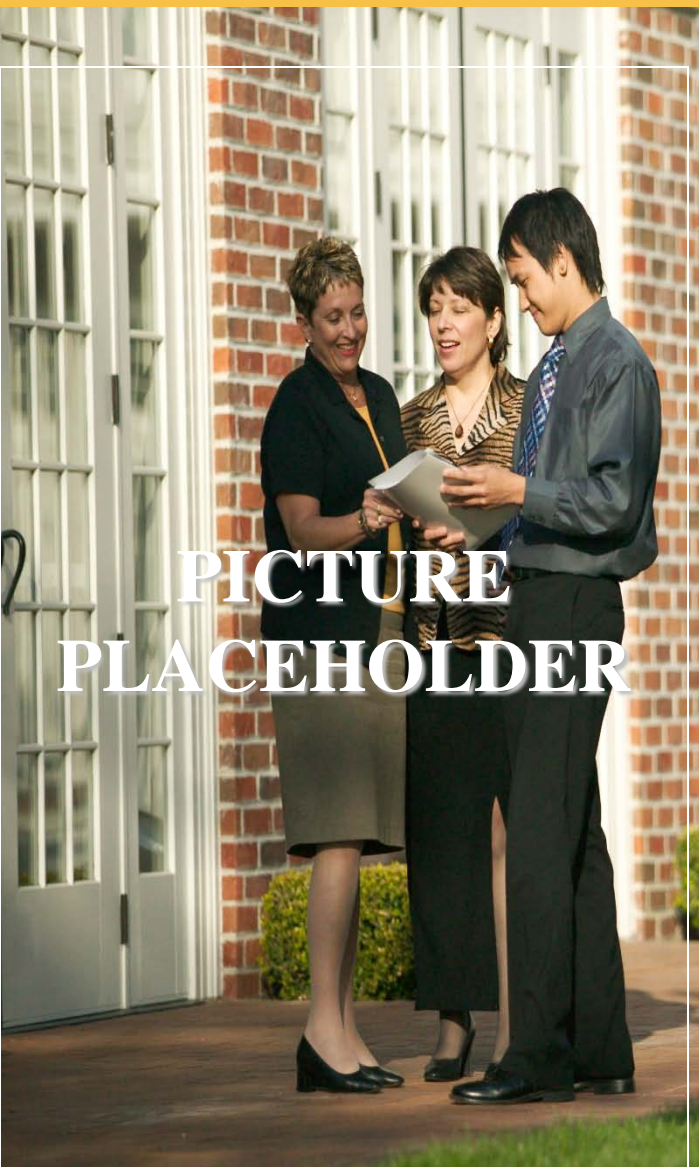


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# Member Services Team

- Information Placeholder

PICTURE  
PLACEHOLDER





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Federal Credit Union

# Board of Directors

- First American Employees

PICTURE  
PLACEHOLDER

