

OPEN LETTER TO TEXASGULF FCU MEMBERS & RESIDENTS OF WHARTON COUNTY

October 6, 2008

To: Texasgulf FCU Members & Residents of Wharton County

Re: The safety of your funds & Texasgulf FCU stability

The recent actions taken by the FDIC and problems in the banking industry have brought to light the importance of public education of deposit or funds insurance.

Any current or future deposits at Texasgulf FCU are insured by NCUA (National Credit Union Administration), which is a U.S. Government Agency, to at least \$250,000. IRA accounts are separately insured up to \$250,000. Depending on how each person's accounts are set up, they may be insured for more.

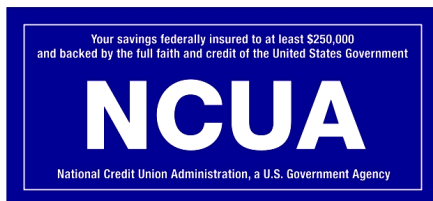
While some financial institutions have complex investments that may represent higher risk, Texasgulf FCU investments, outside of member loans, are either in corporate credit unions or individual bank CD's not exceeding \$250,000.

We invite anyone with questions about the insurance of deposits or how Texasgulf Federal Credit Union may be able to help to please call or come by any time.

Very truly yours,

Mike Sterry
President & C.E.O.
Texasgulf Federal Credit Union

TE★ASGULF
FEDERAL CREDIT UNION



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Hours
Monday - Friday
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1-800-647-8428

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