



Dear Athena Credit Union Member,

Athena Credit Union is your safe and sound credit union.

There is daily news about the subprime mortgage crisis and as a result we are seeing some of the largest bank collapses in our nation's history. Wall Street is in turmoil.

Let me assure you that everything is fine on West First Street! Athena Credit Union is financially sound and we have had nothing to do with subprime lending practices and have no loans in foreclosure. We have strong capital, low delinquencies and all of Athena Credit Union investments are invested in insured certificates...we have not invested any credit union funds in the stock market.

Your deposits are also safe with us. You can have multiple accounts (savings, checking, certificates of deposit, IRA, etc.) and each is insured to \$250,000 by American Share Insurance, the nation's largest non-federal insurer of credit union deposits. This allows many of our members the opportunity to have all of their insured savings at Athena Credit Union.

Athena Credit Union has been serving members since 1941. We have always and will continue to run your credit union in a conservative manner; while at the same time provide you with the products and services that meet your financial needs.

We welcome the opportunity to answer your questions or concerns. Please feel free to call us at 937- 328-2126.

Kathryn Allen
Manager and CEO
Athena Credit Union