



508 E. Charles St, Marion, In 46952

1/1/2013

Dear Credit Union Members,

I hope everyone had a good Holiday Season. Now entering into a new year, we are expecting to see many new things happening with our credit union. Many new products and projects that have been "in the works" for quite some time are finally almost ready to be put into place.

Your Board of Directors has been working diligently on a building project that will eventually put a new main credit union office in downtown Marion. While there have been many setbacks, we are hoping to possibly begin the actual building process in late spring or early summer. We are very excited that we will have a new main office that will be in a much more convenient location for most of our members. With the new location imminent, your Board of Directors has been researching a new name for our credit union. The new name will be announced to you upon final approval by the EPA to occupy the property where the new building will be located.

Your credit union is now offering Mortgage Loans. Our Loan Department is well qualified and equipped to process mortgages of almost all types, including refinances and purchases. The rates we offer are among the very best in the mortgage industry. I encourage you to call with any questions.

Once again, I encourage everyone to visit our web-site at www.cscfcu.org to view current loan and savings rates, as well as lists of products and services. We also have several articles and newsletters regarding current financial topics, such as Retirement accounts, Investment options and Tax Liability, just to name a few. These articles are very informative and free for your use.

If you have listened to any of our recent radio advertisements, you would agree that we have been pushing the message to shop, buy and finance automobiles locally. Before your next purchase, I strongly urge you call Dan Parrie or myself to ask what the credit union has to offer. Remember, you are a member/owner of the credit union. The more of the credit union's services and products you use, the more you are contributing to the overall success of the credit union, and you are putting money back in your pocket since your credit union doesn't charge for most of the services that other banks and credit unions do, or charges far less than these other institutions.

The Credit Union's 72nd Annual Meeting will be held on Friday March 15th, 2013. You will get an invitation approximately three weeks before the meeting. I urge you to make reservations well before the deadline. Last year 250 reservations were made, which is very close to maximum capacity. Please do not try to make reservations before you receive your invitation..

Last but not least, I want to wish Becky Kimes a happy retirement. Becky came to the credit union in 1993. She has had a long career in the credit union industry, and has held just about every position there is in our business. Becky is a true professional and I hold the utmost respect for her knowledge and the dedication she has given the credit union for 19 years. Becky will be truly missed by all of us.

On behalf of your Board of Directors, I wish everyone a healthy and prosperous 2013 for you and your family.

Tim Moorman
Manager/B.O.D Secretary-Treasurer