



March 2010

Dear Members,

If you've run into financial difficulty that resulted in damaged credit, you might find it hard to obtain new credit. Past credit mistakes can be nearly impossible to move past at times. What do you do when you need to re-establish your credit, but can't get a credit card?

You get a secured credit card from Service 1 Federal Credit Union!

A secured credit card is different from *regular* credit cards in that you put the amount the credit card is worth in your Service 1 FCU savings account and it is used as collateral for the purchases you're making using the card. You're able to safely and securely start rebuilding your credit score.

We have been serving our membership since 1940 and care about your financial security and future. We strive to come up with products and services that will help you and make your life easier.

Call or stop by the nearest location for more details on how you can get started rebuilding your credit with a secure Visa card.

Sincerely,

A handwritten signature in cursive script that reads "Joni Shin".

Joni Shin
CEO

