



Dear Valued members,

Considering recent events, most notably the news on the collapse of Silicon Valley Bank and Signature bank, both being niche financial institutions, I wanted to take a moment to reach out to all of you.

I would like to reassure you, your credit union remains safe, secure, and in excellent financial condition. Delta Schools has ZERO exposure as we DO NOT invest in any long-term securities as Silicon Valley and Signature bank were doing. Unlike what has been reported of Silicon Valley and Signature bank, our credit union takes a more conservative approach to investments.

DSFCU is a not-for-profit financial cooperative owned by our members to serve their interests. We offer the traditional financial products and services many have come to expect from most financial institutions to our local consumers and small businesses here in the delta community. As a not-for-profit though, we are not subjected to big profit pressures from investors/stockholders, like many banks are.

DSFCU has been here for you, our members, for 70 YEARS! All Deposits remain to be insured, up to \$250,000 per depositor, through the National Credit Union Administration (NCUA) and has the full backing of the U.S Government. See www.MyCreditUnion.gov for more information.

On the note of our 70 years of service to the community, we would also like to extend an invitation towards all our members for our 70th Annual Meeting coming up This April 22nd. A great night filled with Dinner, Drinks, Music, and overall fun to celebrate 70 years of service in the community. Tickets are on sale in both branches. See our website www.DeltaSchoolsFCU.org for more details.

The Credit Union Management and staff are always here for you, if you have any questions, please do not hesitate to ask us.

Sincerely,

Rob Greaff

Chief Executive Officer

Delta Schools FCU