

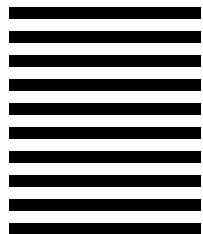


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IF MAILED
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UNITED STATES

BUSINESS REPLY MAIL

FIRSTCLASS MAIL PERMIT NO. 22926 MINNEAPOLIS, MN

POSTAGE WILL BE PAID FOR BY ADDRESSEE



U.S. FIRST FEDERAL CREDIT UNION
ATTN: MEMBER SERVICES
P.O. BOX 8382
SAN FRANCISCO, CA 94128-9980

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017U

Member Services

(800) 488-3300
Weekdays 8:00 a.m.–5:00 p.m. PST

Lending Center

(800) 428-LOAN
24 hours a day, 7 days a week

Branch Directory

San Francisco/SFO Airport
NWA Cargo Building
San Francisco, CA 94128-8382
(650) 952-9400
Fax (650) 871-7267

Los Angeles/El Segundo
201 Continental Blvd. #107
El Segundo, CA 90245
(310) 414-1370
Fax (310) 414-1374

San Mateo
1300 S. El Camino Real
San Mateo, CA 94402-2962
(650) 372-3900
Fax (650) 372-3920

Honolulu
2850 Paa Street, Suite 209
Honolulu, HI 96819-4431
(808) 836-6211
Fax (808) 836-6247

San Rafael
35 Mitchell Blvd., Suite 3
San Rafael, CA 94903-9800
(415) 499-3400
Fax (415) 499-9429

Seattle
SEA-TAC International Airport
NWA Hangar Building
Seattle, WA 98158

Web Site

www.usfirstfcu.org

Corporate Relations

correlations@usfirstfcu.org



U.S. First
Federal Credit Union
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**U.S. FIRST FEDERAL
CREDIT UNION**

*We understand
the value of money
as well as the
value of people.*

U.S. First
Federal Credit Union
Your Money. Working Smarter



**It's your
money**

It's your money—therefore we realize you can choose to bank anywhere. At U.S. First, we focus on you, our member-owners, and we strive to see that your money works for you. You are our #1 priority—with every loan rate we set and every transaction we process. We've got many ways to assist you in making your money do more.

Bank better by banking smarter.

As a full-service financial institution, we consistently offer better rates and lower fees than the average bank. Our deposit products offer safe, stable and insured investing—as opposed to the increasingly volatile securities markets. Need a loan? Our loans have rates that beat most banks!

Look to us for all your financial services:

Convenience

Checking Accounts
Direct Deposit
Free Online Banking*
Unlimited free
24-hour phone access
to your credit union

Loans

First Mortgage Loans
Auto Loans—New and Used Vehicle
Lines of Credit
Personal Loans
Credit Cards
Home Equity Loans

Savings

Money Market and
Share Savings
Certificates
IRAs

*When downloaded from the U.S. First website, a \$10 setup fee is incurred if software is mailed.

U.S. First
Federal Credit Union
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Joining is easy.

Ask for a New Member Kit from your employer, association or local branch
or

Return this postage-paid reply form
or

Call Member Services at
(800) 488-3300, weekdays from
8:00 a.m.—5:00 p.m. Pacific time

YES!

I want to make my money work for me by becoming a member-owner of U.S. First. Please send me a New Member Kit and complete account handbook.

Fill out form, tear at perforation, tape and mail.

Name _____

Address _____

City _____ State _____ Zip _____

Daytime phone _____ Evening phone _____

After all, money talks—and we listen.

