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January 7, 2010

Dear Member:

With its continuing commitment to transparency, Members United believes its members who support their cooperatively owned corporate credit union should have a clear view of its future plans. We are pleased to announce that Members United's 2010 Strategic Plan is now available for your review. Download a copy of the plan at [www.membersunited.org/strategicplan2010.pdf](http://www.membersunited.org/strategicplan2010.pdf). While we recognize that as the year unfolds we may have to adapt our plans to the changing environment, this plan provides us a roadmap to serve our members.

The 2010 plan focuses on a few key themes. First, to begin rebuilding trust we need to focus on the creation of value for our members with every interaction and each transaction. We exist for the benefit of our members and our staff remains committed to delivering quality products and services to you. Second, we need to clearly articulate the value we bring and in 2010 we will show you how we help create value so you can better serve your members. Third, we need to focus on building capital to be viable and relevant going forward.

In January and early February, we will be having Town Hall meetings across all our markets where I will discuss this plan, as well as other important issues affecting your corporate. I invite you to attend one of those meetings, hosted by Members United's Board Chair, John Fenton, to provide your input on our future. Register for the meeting of your choice on our website at [www.membersunited.org/registertownhall.htm](http://www.membersunited.org/registertownhall.htm).

Thank you for your on-going support of Members United, and I look forward to seeing you at the Town Hall meeting.

Sincerely yours,

**Joseph P. Herbst**  
Chief Executive Officer