



Hi, we're hoping to earn your support to change our charter from federal to state.

In hopes of offering our services to more potential members, we expanded our field of membership in 2006 to serve persons who live, work, worship or volunteer in Anoka County. This expansion helped us keep the doors open and today we are considered a five star rated\* credit union for capital adequacy, profitability, asset quality and more.

Our current members live and work all around the Twin Cities Metro Area. We are applying for a state charter to better serve these members and to attract new members.

Based on the credit union philosophy of people helping people and our core values of commitment, excellence and trust, our hope is you will support us in our plan to become a state chartered credit union.

### ***How would a charter change affect you?***

Your accounts, the products and services you enjoy today and the deposit insurance you rely on will remain the same. Our commitment to you will not waiver, the trust we have earned will not falter, the excellence you have come to expect from our staff will continue.

- **You won't see any changes on your accounts**
- **Your money will remain federally insured by the NCUA.**

### ***How would a charter change affect the credit union?***

A Minnesota state charter is strategically advantageous in a number of ways:

- 1) It would allow us to better serve our members by positioning us for future growth.
- 2) State oversight means that our primary regulator, our home state, will have more intimate knowledge of our Minnesota members, their needs and the specific needs within the communities we serve.
- 3) We would be able to provide your friends and neighbors the advantages of a membership with SMW FCU.

Your Board of Directors has already voted in support of this change and now, we need your support to lead your credit union into a bright and prosperous future.

If you have questions, please call 651.747-1500, or email us at [contactus@smwfcu.com](mailto:contactus@smwfcu.com). Thank you for your support!

***\*2015 5 Star Rated by BauerFinancial, Inc.***