

October 8, 2008

Dear Valued Credit Union Member,

During this time of economic uncertainty you may have questions and concerns about the safety and soundness of your money. I want to personally assure you that Best of Iowa Community Credit Union is financially secure and well positioned to help you navigate through these challenging times. Now, more than ever, is the time to consider your credit union for your financial needs.

Your Credit Union Funds are Federally Insured to At Least \$250,000

First and foremost, your deposits are federally insured through the National Credit Union Share Insurance Fund (NCUSIF) to the same levels and safety as the FDIC insured accounts. NCUSIF, like the FDIC, is backed by the full faith and credit of the United States. With the passing of the Emergency Economic Stabilization Act last week, credit union deposit insurance coverage increased to \$250,000 from \$100,000. The increase will be in effect from now until Dec. 31, 2009.

Your Credit Union is Safe and Sound

Not one penny of federally insured savings has ever been lost by a member of a federally insured credit union. In addition, Best of Iowa Community Credit Union has remained faithful to sound lending practices thereby avoiding sub-prime lending. As a result, our credit union is highly capitalized and well positioned to assist you—our member owners—well into the future.

We are Here to Serve You

Your credit union is here to serve you and your financial needs. If you are experiencing a financial hardship or simply have questions, please contact us today at 319-395-7670 to see how Best of Iowa Community Credit Union can help.

Best of Iowa Community Credit Union is a locally owned and operated financial cooperative. That means for 52 years our main focus has been to protect the interests of our members and ensure your financial needs are being met—and that continues to be our focus during these difficult economic times.

Sincerely,

Best of Iowa Community Credit Union

Stanley M. Younce

President/CEO