

UNITED

COMMUNITY CREDIT UNION

I know our economy is going through some difficult times and with growing apprehension and low consumer confidence in the current market economy, I want you to know that United Community Credit Union is safe and secure.

With all the reports regarding the government take-over of some financial institutions, United Community understands that it can be very disturbing for you. I want you to rest assure that your assets are protected with United Community Credit Union.

United Community Credit Union is owned and controlled by its members, not by Wall Street . We are insured by the NCUA, an independent agency of the United States government. We are a not-for-profit, non-market-based financial cooperative. With the current economic crises, Credit Unions have remained well capitalized nationwide and are in particularly good condition in Texas.

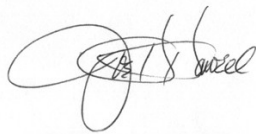
Our institution established in 1950 and it is owned by over 10,000 members. We are a full service institution that offers a variety of products and services related to savings/investments, share drafts, loans, and other convenient services.

As you can see, despite what goes on in the economy, you can be certain that we'll continue to work hard in your favor and offer you the best.

To conclude, United Community Credit Union is open to anyone who lives, works, or attending school in the North Channel Area. If you know of a friend, neighbor, or family member who is looking for a safe financial institution, I personally encourage you to call us by phone at 713-674-5778 , or visit us at any one of our convenient branch locations today.

Remember, as your financial partner, we will continue to look out for your best interests by providing great products and personalized service to help you achieve your financial goals.

Sincerely,



Joe Harwell
CEO/President