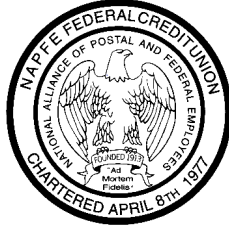


National Alliance of Postal and Federal Employees

NAPFE FEDERAL CREDIT UNION
1640 11TH STREET, N.W. – WASHINGTON D.C. 20001-5008



Tel: 202-939-6325
Fax: 202-939-6330

Dear

Date

Thank you for your interest in joining the NAPFE Federal Union. The basic information you need to join the Credit Union is as follows:

1. Only members of the NAPFE Labor Union, their dependent family members and employees of the NAPFE are eligible to apply for membership in the NAPFE Federal Credit Union.
2. You must open your account with at least \$10.00, and maintain a minimum share balance of \$10.00 in your Share Account at all times.
3. Dividends are paid based on the number of shares owned and the annual earnings of the Credit Union.
4. All share withdrawal requests must be 1) Over the counter (with proper I.D.); 2) In writing, bearing the signature of the owner of the account; 3) Via FAX transmission, also bearing the signature of the owner of the account. **(NOTE: NO TELEPHONE CALL OR EMAIL WITHDRAWALS).**
5. NAPFE Federal Credit Union offers the following services: Christmas Savings Club, Vacation Savings Club Accounts.
6. You must be a member of the NAPFE Federal Credit Union for ninety (90) days before you qualify to apply for any type of Loan.

Management
NAPFE Federal Credit Union

Web: www.napfe.com