

DISCOVERIES

JUNE 2010



A new and exciting day is upon us and it is our pleasure to introduce our members to the new brand name of your financial cooperative, Quest Federal Credit Union. Effective June 1st, we will officially become Quest Federal Credit Union.

As you are aware over the last 18 months, our credit union has grown and changed and is under development at all times. Logan County was added as a community expansion to our field of membership followed by a substantial member base being folded into our business model through the merger of Logan Community FCU. Our Board of Directors and Staff began the undertaking of expansion and merger knowing that the core of our business was transforming and becoming, in our estimation without boundary. In beginning this process we understood that as our identity changed our brand needed to change as well. Our brand needed to accurately reflect our new and existing communities, as well those that may eventually come in the future. We wanted to preserve characteristics of our history while simultaneously making a statement about the direction of our credit union.

“Visionary leadership, cutting edge technology and respect for the heritage of our area were driving factors in the search process for our new brand. The pioneering spirit of our ancestors, the hard fought roots of our communities and the forward thinking of our Organizational Leadership are ideals that were important in selecting a new brand that best represents the entire membership area that we now serve. Quest Federal was selected as the new brand of our Credit Union after many months of market research and many hours of contemplation about where we believe our credit union is headed in the future.” This is a quote from our CEO; Matthew Jennings in a recent press release referencing what drove our search for a new identity and the values we looked for in our brand.

We believe that we have succeeded in choosing a single, powerful word that when read or spoken is descriptive and speaks about our past, present and future and gives our credit union a uniquely strong presence. Quest Federal Credit Union.

Rest assured, Quest Federal Credit Union will offer the same friendly service, local leadership and outstanding products that you have come to expect from your premier provider of financial services. Our Board of Directors, Management Team and Staff will strive to always pursue, seek and reach for the best possible products and services that we can provide to our members, thus we are on a *QUEST* to explore all possibilities, to open new doors for our members and to lead our members into the future. Thank you for your time, thank you for your patience and most importantly thank you for the confidence you display in YOUR credit union.

***Quest Federal Credit Union –
Explore the Possibilities.***





IMPORTANT NOTICE

This is to inform you of the changes made to the MEMBER'S CHOICE™ Credit Disability coverage currently being provided to you through Quest Federal Credit Union. The following provision changes will be effective August 1, 2010.

- Your plan of benefits has changed from 30 day Retroactive to 14 day Non-Retroactive. This affects the Total Disability Benefits provision of the Certificate previously given to you. The new provision will provide that instead of being disabled for 30 days with benefits beginning on the 1st day, you must be disabled for 14 days with benefits beginning on the 15th day. In addition to your plan changing, there has also been an adjustment to your rate. The increase in premium could result in a higher last payment or may extend the duration of the loan. The new Credit Disability Insurance rate per \$100 of outstanding loan balance is \$.212 for the Single Insured Plan.

There is no action necessary on your part to continue coverage if you already have it. In the event you do not want coverage to continue, please notify the credit union.



The Board of Directors and Staff are pleased to announce the official ground breaking of our newest branch location at 232 N. Main Street, Ada, Ohio.

Construction will begin in earnest in Mid-May with an expected completion date of December 1st. We are excited to move forward and we are planning on a full service facility with two drive thru lanes equipped with the latest technology along with our outstanding member service in the full service lobby. The Ada branch will feature an Opteva ATM available 24/7/365 to compliment our full line of technologically advanced banking products, Its Me 24/7 Online and Mobile Banking. Our hours of operation will remain the same, open Monday through Thursday 8:00am to 4:30pm, Fridays 7:30am to 5:00pm with extended drive thru hours until 5:30pm.

WELCOME

We would like to welcome Gretchen Beiler to our Credit Union Family. Gretchen will be located in our Main office as the Branch Operations Support Supervisor. Gretchen graduated from Ridgemont and lives in Logan County with her husband and 2 sons. Stop by and welcome Gretchen to the Credit Union.

Holiday Closings

July 5th, 2010 Independence Day
September 6th, 2010 Labor Day

CURRENT RATES

Regular Share50% APY

Money Market

Basic \$500-\$10,0001.00% APY

Bronze \$10,001-\$50,0001.15% APY

Silver \$50,001-\$100,000.....1.20% APY

Gold \$100,001-\$150,0001.25% APY

Platinum \$150,001+1.30% APY

Variable IRA3.21% APY

NCUA Insured. Rates subjected to change without notice.

