

SECURITY ONE

Federal Credit Union

Statement of Commitment

As a member-owned, not-for-profit financial cooperative, Security One Federal Credit Union is committed to our members. We will uphold our fundamental responsibility to actively serve people within our field of membership and when appropriate, the communities in which they live. Our goal is to treat each person with respect and dignity while offering the most competitive rates at all times. We will deliver low cost products, services, and financial education that allow members and potential members a way to achieve and maintain a successful financial future. As a never ending effort, we will constantly review policies and procedures in all facets of operations, to ensure that we demonstrate the value of membership in Security One Federal Credit Union.

We will monitor and communicate our service to members in a meaningful way, so members, potential members, legislators, regulators and the community-at-large will understand and appreciate the unique role a member-owned, not for profit financial cooperative plays, in their lives.

Throughout Security One Federal Credit Union's operations, we will put forth every effort to create partnerships with our members, by gaining their trust and confidence. We will place high importance on consumer education and financial thrift.

This Statement of Commitment to Members is consistent with our credit union principles of "Not For Profit, Not For Charity, But For Service" and our philosophy of "People Helping People." It also echoes our vision and core values. This statement represents good business practices that ensure the financial strength on behalf of our members.

Credit Union Vision Statement

Security One Federal Credit Union's vision is to be the community's preferred provider of financial solutions

Credit Union Core Values

As we pursue our strategic goals, we are committed to:

- Operating every area of our business with the highest degree of integrity and respect for people,
- Challenging and empowering the staff and officials to achieve higher personal, professional and educational goals,
- Being a vital part of the community and its concerns,
- Using sound business practices to maintain financial strength and inspire the complete trust and confidence of our members,
- Pursuing innovation and technology to continually improve service,
- Creating a secure environment for staff as well as members,
- Keeping the members informed of the availability and benefits of all Credit Union services.

Service to the Members

Every Security One product or service is created with our members in mind but the following programs are especially designed to improve their economic and social well being and to return financial value to our members and potential members.

- Youth Accounts - These programs encompass children from birth to age 19. They promote savings and good money management for youth, offer special educational fun, games and news in newsletters and websites geared to the various age ranges. The credit union hosts special events for members of the clubs.
- ValuePlus account - Targets mature adults 55 and older with financial advice, waived monthly service fee, free checks for checking accounts, unlimited check writing privileges, free notary service and other low-cost or no-cost services.
- Member Rewards program – Offers lower loan rates through qualifying discounts.
- easychecking Account – Allows members to enjoy various benefits at no or low costs. The checking account features access to electronic products and services.
- MasterMoney® Debit Card - This product provides our members with the ability to make cash purchases without writing a check. The check card looks and works similar to a credit card, except the money is deducted from their checking account.
- easybanking and easypay – These features give members real-time access to their accounts 24 hours a day, 7 days a week from anywhere in the world. Members can conduct all of their financial transactions from the comfort of their home or office. All that is required is access to the World Wide Web.

- easycall - With a touch-tone telephone, members can access their account 24 hours a day for no charge. easycall allows members to check account balances, transfer money, apply for a loan, retrieve quotes, rates, etc.
- Low interest credit cards – Our everyday interest rate of 9.9% allows members to have an alternative to the high credit cards that many banks and other financial institutions offer.
- Overdraft Privilege– Protects members from the high fees that are associated with returned checks. At our discretion accounts are flagged with a \$500 credit that allows members to write checks into the negative.

Member Education

Security One Federal Credit Union is committed to educating members and consumers, alike about the credit union uniqueness, philosophy and values. Listed are the current programs that support Member Education and Advocacy:

- Quarterly Newsletter –Through this vehicle we are able to continually educate members about consumer alerts, product updates and service changes.
- Website – This tool is available for members to find consumer information, links to auto pricing, financial calculators and comparison guides. There are links to a magazine geared toward family finances and several geared toward children.
- SOFCU partners with BALANCE Financial Fitness to provide free access to credit and budget counseling services and financial education materials.
- SOFCU participates in the NEFE program. This allows us to work with areas schools and teach financial matters.
- SOFCU partners with the Boys and Girls Club of Arlington on projects and provides volunteers to teach the Money Matters financial education course.
- We will begin hosting seminars that offer tips, details and valuable information about a variety of financial topics. Attendance will be open to both the membership and community.

Involvement/Governance

Security One Federal Credit Union endeavors to preserve credit union democratic principles, including demographic representation and volunteer participation in credit union activities. These are the current programs that support Involvement/Governance:

- Board Elections - Elections are determined by plurality vote and are by mail ballot.
- Board Nominations – Each year, members are informed of Board positions that are available through newsletter and credit union postings. Members

are encouraged to submit an application to the Nominating Committee for consideration.

- Employees are encouraged to participate in local credit union chapter functions.
- Participation in Project Zip Code, which allows us to recognize the number of registered voters in membership. The program matches members to their state and federal legislators.

Diversity

Security One Federal Credit Union recognizes the value of demographic diversity in staff as well as in volunteers. We strive to bring people of diverse backgrounds and experiences into leadership and other roles at the credit union. These are the current programs that promote diversity:

- Equal opportunity employment - It is our policy to recruit, hire, train and promote persons in all segments of the workforce without regard to race, sex, color, religion, national origin, or handicap to status as a disabled veteran.
- We have also made a conscious effort to create brochures and other material that recognizes the diversity of our membership. This includes membership applications and other documents in Spanish.

Commitment to Credit Union Movement and other Cooperative Activities

Security One works to build and strengthen our unique credit union movement by providing financial and in-kind resources to others within the credit union community and by actively advocating the credit union difference at all levels of government and in other appropriate public forums. In addition, Security One Federal Credit Union participates in local, state and national cooperative activities and strives to build and strengthen relationships with other sectors of the national cooperative movement. Listed are the current activities that support the credit union movement.

- Security One Federal Credit has been represented on the Texas Credit Union League Board for many years. This is the state trade association for credit unions.
- Members of management participate on the Governmental Affairs Committee of the Texas Credit Union League.
- SOFCU supports the Texas Credit Union Foundation, Filene Research Institute, and the Force Fund through donations.
- SOFCU is represented on the Fort Worth Chapter of Credit Union's Board of Directors.

- Continuous education for staff - Internal members of SOFCU are encouraged to attend training and development through credit union school, seminars and conferences.
- Sharing – Security One will share resources and expertise with other credit unions in need.
- Security One strives to work with vendors who are “CU Friendly.”
- Participation in COOP ATM Network.

Public Service/Corporate Citizenship

Through direct financial support or other in-kind contributions to worthwhile local organizations, and by participating in public service activities, Security One Federal Credit Union strives to be an active partner in our community. We recognize that practicing Corporate Citizenship supports the credit union philosophy. Furthermore, it helps raise the overall level of social and economic well being of those in our community, help to strengthen the ties with the community and position us to better serve – as only credit unions can – those people in greatest need of affordable financial services. The following is a list that displays our dedication to Public Service/Corporate Citizenship:

- Participation in Children’s Miracle Network through Credit Union for Kids.
- Webb Elementary School Holiday Carnival
- SOFCU employees are encouraged to represent the credit union at March of Dimes, United Way, American Heart Association, and Habitat for Humanity, functions, walks and fundraisers.
- Sam Rosen Elementary School Holiday Carnival
- A member of the Arlington Chamber of Commerce and the Mansfield Area Chamber of Commerce.
- We are continually looking for opportunities to participate in community service and outreach programs.