

Cincinnati 637 Vine Street Cincinnati, OH 45202 (513) 562-6600 Fax (513) 651-4272

South Lebanon 209 E. Forest Ave S. Lebanon, OH 45065 (513) 204-1519 Fax (513) 204-6949

> *MCCS* 9111 Duke Blvd Mason, OH 45040 (513) 573-2212 Fax (513) 573-2513

Kemper DC 2101 E. Kemper Rd Cincinnati, OH 45241 (513) 782-1286 Fax (513) 782-1321

Welcome Letter from President/CEO

On behalf of the Directors, Management and Staff of New Horizons Credit Union, Inc. I would like to take this opportunity to thank you for considering our great Credit Union in your quest for financial services. We know that you have many options available to you, but here you are family and we work for **YOU**. New Horizons Credit Union, Inc. is a full service Financial Institution. While we call it a membership, in reality it is an ownership and shouldn't you be the owner of your finances? Our mission is to tailor our products and services to the individual needs of our member/owners by providing the best member service and guidance on financial planning for their financial success. We strive to be the first place our members turn if they have financial questions or needs. We stand out in the financial industry by always following one simple principle, "How can we help you achieve your financial success?"

Please take this opportunity to visit our website at <u>www.newhorizonscu.com</u> and marvel at the wide array of products and services we offer. Being a memberowned cooperative, we strive to offer our owners competitive interest rates on deposits and loans and to provide you with professional, personalized service. Doing business with us is not only beneficial to you but to our entire membership; your deposits allow us to make low cost loans to other members, while your loans allow us to pay attractive yields on deposits.

When we are <u>Your Credit Union</u>, our primary goal is to service all of your financial needs! Our knowledgeable and well-trained staff is always available to assist you. We are here to help you achieve your financial success.

Remember, at New Horizons Credit Union, Your Financial Success Begins Here!!!

Most Sincerely,

Gary A. Kesse

Gary Hesse President/CEO New Horizons Credit Union, Inc.