

# Loyalty Dividend



We've had another successful year. So to celebrate, your Board of Directors has approved a Loyalty Dividend of 2% on dividends earned and most consumer loan finance charges paid in 2018.

This extra dividend, paid on December 31, 2018, reflects our commitment to you. By staying true to our philosophy, we remain a safe and secure home for your savings and a low-cost option for loans.

Thank you for your continued loyalty and support.

Loyalty dividends on non-IRA savings accounts and consumer loans (excluding student loans, business loans, and mortgage loans) have been posted to your primary savings account. Please review your December 2018 statement for details.

On IRA accounts, loyalty dividends have been posted to each individual IRA account.

Your loyalty dividends will be reflected on form 1099-INT for 2018, except those earned on IRA accounts.



NMLS# 410771

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