



D.C. TEACHERS FEDERAL CREDIT UNION

Dear Members,

Recently a number of members have contacted the credit union in regard to the safety and soundness of the credit union. With so much turmoil in the financial markets, this is understandable. D.C. Teachers Federal Credit Union is a strong, financially sound institution. Through the end of August 2008 the credit union has earned net income of \$203,147. Our capital, which is what protects our member deposits, stood at \$5,260,702 at the end of August. Our capital ratio is 11.35%. A 7.0% capital ratio is considered well capitalized by our regulators, the National Credit Union Administration (NCUA).

All deposits at the credit union are insured up to \$250,000 by the NCUA; with an additional \$250,000 for each joint owner on your account. Individual retirement accounts (IRA's) are insured up to \$250,000. If you have more than \$250,000 on deposit, please contact us; as there are ways to structure your accounts that can greatly increase the amount of your insured deposits. Not one penny of insured savings has ever been lost by a member of a federally insured credit union.

If you would like to look at our financial statements, they are available at the NCUA's website: www.ncua.gov under credit union data. Our charter number is 1821.

D.C. Teachers Federal Credit Union is concerned with the current financial crisis. The credit union is well positioned to withstand any foreseeable financial turmoil. Remember to be cautious with your finances in these most difficult economic times. The credit union continues to be an excellent place to invest your money. If you have any questions, please call Member Services at 202-547-4800. Thank you for your continued patronage of the credit union.

Respectfully,

David A. McWilliams, Sr.

David A. McWilliams, Sr.
President/CEO
D.C. Teachers Federal Credit Union