

A Holiday Message from Alvina O'Brien,
Chief Executive Officer (CEO), Eagle River Credit Union

The Christmas season gives us a chance to celebrate family and friends, and all that is special to us. It is also a time when we reflect on the year gone by, and prepare to embrace the New Year ahead. As I look back not only on the past year, but on my many years with the Credit Union, I feel truly blessed to have been part of such an amazing institution.

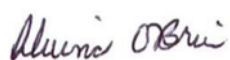
Our Credit Union core values of honesty, integrity, trust, respect, and accountability are what makes us who we are, and I could not be more proud to have been part of the great success achieved over the years. We are fortunate to have a culture that continually strives to improve for the betterment of our membership and the communities we serve.

Eagle River Credit Union is dedicated to providing our members with great financial products, helpful financial education programs, sound advice, and personalized services. However, our mission goes beyond delivering great financial services – we are an integral part of the communities in which we live and work, and we consistently look for ways to contribute back through our Cooperative Social Responsibility Program; in which we support various initiatives including social programs, health care, education, the environment and the local economy.

As we close off another successful year, we are thankful for the loyalty and support of our membership and the dedication and commitment from our Board of Directors and employees. We look forward to your continued support and patronage in the years ahead.

In the spirit of the Christmas season we send warm wishes to you and your families. May your holiday be filled with family, friends and happy new memories.

Seasons' Greetings,



Alvina O'Brien