

**You're more than just a customer to us.  
You're also an Owner!**

At NuVision Federal Credit Union we value the unique qualities each member brings to our organization, and we want to make certain that you are aware of your special status as a member-owner of NuVision Federal Credit Union (NuVision).

Unlike banks, you are not “just a customer” at NuVision. You are, in fact, an *owner* when you become a member of the credit union. Your membership entitles you to ownership privileges not found with other financial institutions. As an owner, you have the ability to influence the direction of your credit union, and all votes are equal regardless of the size of your account.

As an owner, you have the right to expect NuVision to be financially secure, to comply with the laws and regulations that govern it, and to responsibly manage members' financial resources.

NuVision's Bylaws set forth all your legal rights as an *owner* of the credit union. In addition, the credit union's “Owner Bill of Rights” summarizes the key rights that you, as an *owner*, have the privilege to exercise, including the rights to:

1. Influence NuVision's direction and values by communicating your expectations and values for the Credit Union directly with the Board of Directors,
2. Select the Board of Directors and personally get involved by nominating and electing members to the Board and/or volunteering to serve in a variety of capacities,
3. Information about NuVision, including the credit union's financial condition and Board decisions documented in official meeting minutes,
4. Appeal decisions and actions after exhausting the operational appeal processes, including operational and specific loan decisions, as well as taking a concern directly to the National Credit Union Administration (NCUA), our regulatory agency.

Your *owner* status creates a special relationship with NuVision's volunteer Board of Directors. As a NuVision owner, the Board represents you in high-level decision-making. We want to hear from you about your expectations of the credit union's values and where you see NuVision heading in the future. Your input will help the Board make sound decisions that are in our members' best interests. You, our owners, are the best link to understanding the key concerns that will ready us for the future of financial services and assure the safety and security of the assets you have entrusted with us.

Thank you for investing in NuVision Federal Credit Union. We look forward to your involvement as an owner.

