



March 2010

Dear Member,

During the last two years we have experienced sweeping changes in the economy.

Here at McHenry County Federal Credit Union, savings balances have increased over \$1.5 million dollars while loan balances have decreased over the last two years. With unemployment still elevated, consumers are hesitant to purchase big ticket items not knowing what tomorrow will bring.

These economic conditions have caused your Board of Directors and management to try and look forward to determine what course of action is needed to allow us to continue to offer you, our members, the best possible service at the lowest possible cost.

We currently have offices in Woodstock, McHenry and Crystal Lake. After lengthy discussion the Board of Directors has made the decision to reduce the number of hours the McHenry branch is open. While the McHenry branch has grown over the years, it needs to increase its profitability before resuming a five day, 40 hour a week operation.

The following new schedule of hours will take place effective Monday, March 22, 2010.

Monday	8:30 AM to 1:30 PM
Thursday	8:30 AM to 1:30 PM
Friday	8:30 AM to 5:30 PM

We as a Board regret any inconvenience this change may cause. Please do let us know if you are not able to arrange to do your banking online or during the above hours or at another branch. We need this information as we move forward in order to adjust banking hours for our members who do use the McHenry Branch on a frequent basis. We have based the new schedule on numbers we can audit and these hours appear to be the most used.

We encourage all members to take advantage of our automated systems, together with the services through our other offices. In addition, are you aware that we now have an ATM at the new location of the McHenry County Treasurer's Office on the corner of Route 47 and Russel Court in Woodstock? Like all of our ATM's, this recent addition is available 24 hours a day for your added convenience..

If you appreciate our products and services, tell your family members, friends, neighbors and business associates. Remember anyone living, working, worshipping or attending school in McHenry County is eligible for membership.

Sincerely,

Tim Stumpff  
Chairman, Board of Directors

**Corporate Office:**

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**Branch**

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Woodstock, IL 60098  
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**Branch**

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McHenry, IL 60050  
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