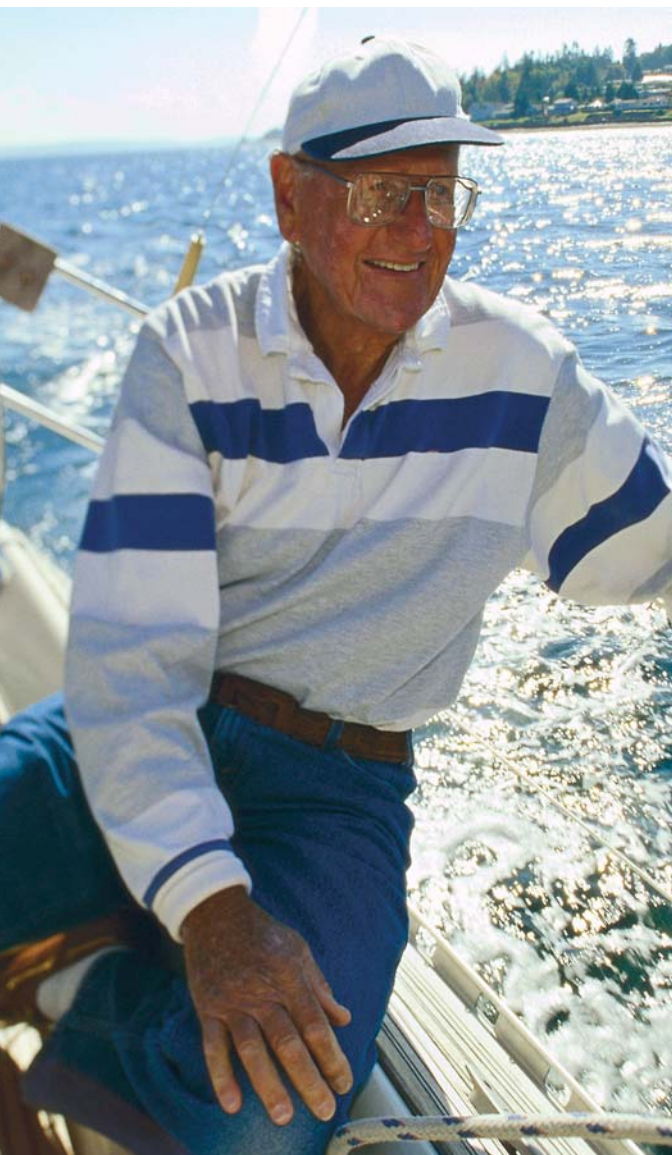



Heading south for the winter?




There's a credit union branch near you!

No matter where you're going to escape the cold, your credit union won't be far. Just walk into any credit union that displays the swirl  and access your accounts. With over XXXX locations nationwide, your credit union will be wherever you decide to warm up.

Simply present your account number with a valid photo ID, and a member services representative will help you transact your business:

- Deposits
- Withdrawals
- Transfers
- Balance Inquiries
- Statement Printouts

Save time on your warm weather journey...just look for the . To find a list of participating CU Service Centers, ask your member service representative, or visit www.universalsharing.com.



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City, State Zip
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