



Dear Members,

We all have been affected in some way or another during these difficult times. As a result of our weakened economy, we have explored and put into place a number of steps to cut expenses. Each cut has been done with the goal of having as little impact on you, our members, as possible. We have not replaced staff vacancies, frozen wages, cut back staff benefits, turned down the thermostat, turned off lights and computers, cut back on office space and found less expensive ways to run operations – all of which have been transparent to our members and not reduced service.

We will be making one change that will affect members. Very few of you take advantage of the late hours that have been available on Tuesdays and Thursdays. Often we have no members visit the office at all during these evening hours. Management has analyzed the cost of keeping the offices open on Tuesday and Thursday evenings based on the number of transactions performed. It is a difficult decision to reduce our hours, but necessary based on the cost analysis. If you are one of our very few evening visitors, we will work with you to offer alternative ways to meet your needs. Because we are a financial cooperative, we must act in the best interest of the entire membership.

Please note our new office hours as of January 1, 2010.

New Business Hours:

Monday	9:00 - 4:30
Tuesday	9:00 - 4:30
Wednesday	12:00 - 4:30
Thursday	9:00 - 4:30
Friday	9:00 - 4:30
Saturday	9:00 - 12:00 Stamford Location Only

We thank you for your understanding and loyalty and apologize for any inconvenience that this change may cause. We remain committed to bringing you the best service within our means.

Sincerely,

Kathy

Kathy L Chartier
President/CEO