



Dear Mr. Sinkewiz,

On behalf of the Board of Directors and the entire staff, we would like to welcome Oakton United Methodist Church to Apple Federal Credit Union. You will join our more than 94,000 members who currently enjoy credit union services. As a new Select Employer Group, all staff, faculty, volunteers, and their families are now eligible to join Apple Federal Credit Union.

Apple Federal Credit Union has been a part of the Northern Virginia community since 1956 and we are member owned by all depositors. Member owned means you are an owner, not just a customer. As an owner, you elect our Board of Directors and Supervisory Committee. Each of these committees is made up of volunteer members who work on your behalf for the betterment of the credit union.

We want to be your helping hand as you plan and manage your families' financial needs. You can now think of us as the place for your Savings, Checking and Money Market services as well as First Mortgages, Home Equity, Credit Card, Auto and more. Because we care about your financial future we also provide, free to all our members, licensed financial planners through our Apple Services (financial division).

Now that you are eligible to join Apple Federal Credit Union please stop in or call 703.788-4800 for the location nearest you. You may also visit our website at www.applefcu.org. Any one of our Member Service Representatives will be happy to discuss with you the advantages of being a member.

We look forward to serving you and your family here at Apple Federal Credit Union. Come in and experience the credit union difference where being a member truly does make the difference!

Sincerely,

Dawn Davis
Business Development Officer
Apple FCU