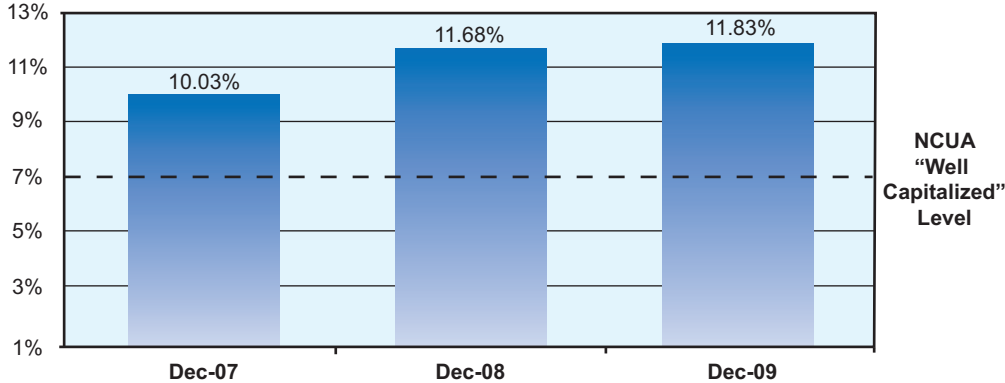




# Chevron Federal Credit Union

Chevron Federal Credit Union (CFCU) is a conservative, not-for-profit organization and does not offer products that could potentially put our members' financial safety at risk. Our members work hard for their money and we believe that protecting our members' trust and share deposits is critical to our success. As the following graphs show, CFCU has been able to maintain a position of financial strength, watch its assets grow, and has an incredibly low real estate loan delinquency rate.

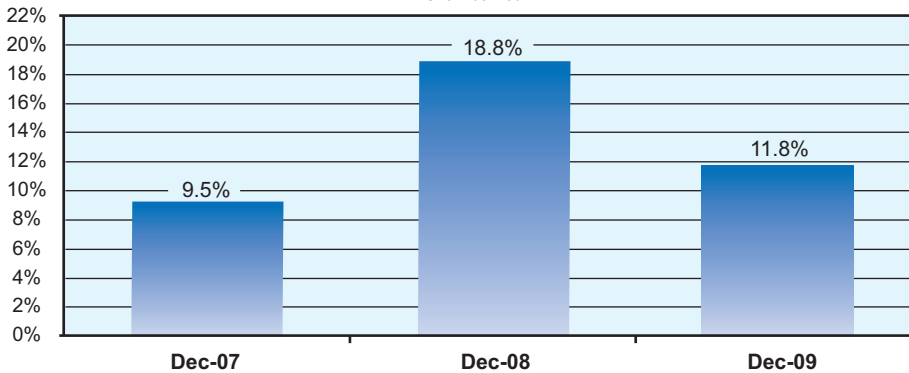
## NET CAPITAL RATIO



CFCU's net capital ratio of 11.83% at December 2009 is more than the "Well Capitalized" level of 7.00% as defined by the NCUA (credit union regulators).

## ASSET GROWTH

*Unannualized*

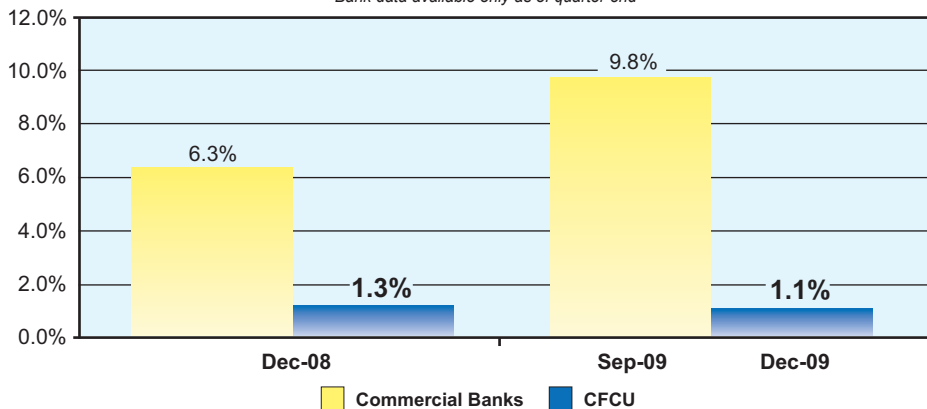


CFCU's asset growth was \$148.3 million or 11.8% year-to-date through December 2009. This exceeds the bank average of -5.0% and reflects our members' trust in CFCU.

CFCU's 2008 growth of 18.8% far exceeds the credit union industry average of about 7.2% and bank average of about 14.1%.

## RESIDENTIAL REAL ESTATE LOANS 30 DAY DELINQUENCY

*Bank data available only as of quarter end*



CFCU's real estate loan 30 day delinquency ratio is 1.1% compared with commercial banks' delinquency rate of 9.8%. This reflects our prudence in underwriting our loans. Unlike others, CFCU did not make any subprime, option adjustable rate or no-documentation mortgages.

