NEWS RELEASE

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Credit Union Delivers Bonus Dividend and Loan Interest Rebate

Madison,Wis.- The Post Office Credit Union Board of Directors declared a **9% bonus dividend** and a **3% loan interest rebate** for members of the Credit Union. For the 17th year in a row, members in good standing who saved and/or paid loan finance charges between January 1, 2011 and November 30, 2011 received payment.

"Our POCU members provided strong, loyal deposit and loan support so that our Credit Union maintained a secure, well balanced 2011 financial statement." said Kevin Yaeger, President of POCU. Collectively, POCU members have been paid over $1.5 million in this fashion.

"We realize that 2012 will be more economically challenging for our members and Credit Union. As a not-for-profit cooperative, our Credit Union doesn't have the same incentive to engage in risky behavior as other financial institutions. We have money to lend whether for new or used vehicles, refinancing high interest loans at other institutions, home improvement and personal debt consolidation. Our incentive is to serve our members, not generate profits for outside investors." said Yaeger.

Post Office Credit Union is a not-for-profit cooperative. This is the prime difference between a credit union and a bank. A bank never returns profits back to account holders because the account holders are not the owners of the bank. POCU, like other credit unions, is owned by its members so its volunteer directors and employees, who are members, make decisions and take actions based on the credit union's members' best interests.

Founded in 1930, as Madison's first credit union, Post Office Credit Union has more than 4,200 members and $36 million in assets. Membership is open to everyone living or working in Dane County and all Wisconsin Postal employees and their families.

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