

February 18, 2009

Dear Members,

**SunCorp is participating in the NCUA Share Guarantee Program extension. Your deposits at SunCorp are guaranteed by the NCUSIF through December 31, 2010.**

The SunCorp Board of Directors met today in a special meeting to receive details of the NCUA's requirements to extend the voluntary share guarantee from February 28, 2009 to December 31, 2010. The terms of this extension were provided to the SunCorp Board yesterday afternoon.

The Board unanimously agreed to the extension of the share guarantee which means your deposits are safe and guaranteed at SunCorp. This decision was quickly made to assure your continued support and confidence.

The Board and Management thank you for your continued support as we all navigate these turbulent times.



Thomas R. Graham  
President and CEO