

Statement of Commitment

Since 1934, Telhio has been a strong financial institution and has served its members and its community by promoting financial accessibility through extraordinary service and innovative financial solutions.

To ensure we provide extraordinary service, Telhio promises to:

- Provide outstanding member service with every transaction.
- Offer honest and fair deals to every member, every time.
- Treat every member with respect and dignity regardless of race, color, religion, sex, sexual orientation, national origin, age, disability, military status, etc.
- Strive to be a trusted financial advisor that our members can count on to assist them with achieving their financial goals.
- Demonstrate good manners, common courtesies and unexpected kindnesses toward members, potential members and the community at-large.
- Maintain a range of low-cost products and services to the diverse economic and social makeup of our members and potential members.
- Look for better ways to serve the needs of potential members and the under-served portions of our member base.
- Communicate our services to members in a meaningful way so that members, potential members, legislators, regulators and the community at large will understand and appreciate the unique role that member-owned, not-for-profit, financial cooperatives play in their lives.
- Preserve and protect the privacy and confidentiality of all member financial records and transactions.
- Promote a good image and reputation within the credit union movement that serves the best interests of our membership.
- Associate and cooperate with other credit union organizations in building a strong democratic movement for more effective service to all members.
- Participate in community affairs as a responsible member of the society.
- Make credit union membership available to as many people as possible within our field of membership.

This Statement of Commitment to Members represents good business practices that ensure the financial safety and soundness of this institution on behalf of all Telhio members. We will conduct our relationships and operations in accordance with this statement and uphold our fundamental commitment to serving our members.

There are six sections contained in this statement that address the philosophical views of Telhio management.

1. Service to Members
2. Member Education
3. Involvement in Government
4. Diversity
5. Commitment to the Credit Union Movement
6. Public Service and Corporate Citizenship

Service to Members

Our members are united by a defined field of membership and democratically operate the credit union under state and federal laws and regulations. Telhio upholds the philosophy that because we serve members (not customers), their needs (not profits) are our priority. Telhio offers programs that are designed to improve the economic and social well being of members and potential members and return financial value to them. We are committed to providing the highest level of member service possible, providing fast, accurate, courteous, and efficient attention with every interaction, and developing innovative, secure technologies to serve our members' needs. With an emphasis on courtesy, Telhio promises outstanding service with every member interaction ... and if members don't receive this level of service, management wants to know about it.

Member Education

Telhio is committed to member education and social responsibility. We provide financial education to members and potential members to enhance their lives as well as promote credit union uniqueness, philosophy and values. We educate members on how to use the credit union's products and services to meet their needs quickly and efficiently, and we participate in community outreach to foster a spirit of collaboration and help encourage financial responsibility among youth.

Government Involvement

Telhio endeavors to preserve the credit union democratic principles, including demographic representation and volunteer participation in the organization.

Diversity

Telhio operates as a democratically controlled, member-owned cooperative by finding diverse, multi-skilled, adaptable, productive and consultative sales and service-driven management, staff and volunteers.

Commitment to the Credit Union Movement

Telhio has built and strengthened its financial resources throughout the credit union community and actively advocates the credit union difference at all levels of government and in other appropriate public forums.

Public Service/Corporate Citizenship

Telhio is an active partner in an effort to enhance both the economic and social well being of members and the communities in which they live. Telhio staff, volunteers and members are encouraged to participate in these efforts.