



October 20, 2008

Dear Employees and Staff of Physicians Medical Center,

The unfortunate news regarding the status of Physicians Medical Center Carraway means having to make a difficult transition. Mutual Savings Credit Union sympathizes with those having to find other sources of employment in addition to the demands of everyday life.

Although your time at the hospital has ended, this does not mark the end for you. Mutual Savings is partnered with the Balance Financial Fitness Program which offers free financial counseling. If you need guidance during this time, you may call Balance at 888-456-2227 or visit their website at [www.balancepro.net](http://www.balancepro.net). If you have a loan from MSCU and are concerned about your ability to repay, please know that we will work with you in all ways possible to assist during this time. During your transition to other employment, we will work with you to arrange payment options that will allow you to maintain your credit in good standing. If you are in need of such assistance, please visit any of our 9 branches. A listing of our branch locations can be found at [www.mutualsavings.org](http://www.mutualsavings.org). You can also call 682-1100, option 3, Monday through Friday 8:30am to 5:00pm for assistance.

Sincerely,

A handwritten signature in black ink, appearing to read 'Dale Dalbey', written in a cursive style.

Dale Dalbey  
President & CEO  
Mutual Savings Credit Union