



January 28, 2009

Dear SunCorp Member,

On Wednesday, January 28, 2009, the National Credit Union Administration (NCUA) announced actions to stabilize the corporate credit union system.

The NCUA provided a \$1 billion capital infusion into U.S. Central Federal Credit Union (U.S. Central), through the National Credit Union Share Insurance Fund (NCUSIF). The NCUA also announced the creation of a new program under which the NCUSIF will immediately guarantee all previously uninsured shares issued by both U.S. Central and corporate credit unions, including SunCorp. The guarantee of U.S. Central's shares will extend until the end of 2010. Your deposits at SunCorp are guaranteed through February 28, 2009. SunCorp has an option to extend the guarantee through 2010.

We were informed of these actions today. Your deposits and daily operations at SunCorp are not impacted by this announcement. SunCorp remains in a "business as usual" operational mode.

We are grateful to have the support and confidence of our members. These actions by the NCUA will help strengthen SunCorp and the corporate credit union system in this unprecedented environment.

At <http://ncua.gov/CorporateStabilizationProgram.html>, you will find additional information related to the NCUA's actions.

SunCorp continues to be here to serve you as you serve your members. Please contact your Business Development Officer or me if you have any questions.

Sincerely,

Thomas R. Graham  
President and CEO, SunCorp

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