



NEWS RELEASE

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PCU Ranked 9th in Nation Among Peers For Return to Borrower

(Woodbury, MN – April 15, 2005) Postal Credit Union (PCU) was recently ranked 9th in the nation for its peer group for “Return to Borrower” in Callahan & Associates’ annual Return of the Member (ROM) Index. PCU achieved a 77.80 percentile rating in the category, which takes into consideration that credit unions were created to provide credit to members at a reasonable cost. Overall, PCU was named among the top 25 credit unions with assets of \$250 million - \$1 billion in the Callahan ROM Index.

Callahan created the ROM Index for credit unions to measure members’ use of services. It considers the three core credit union functions of lending, savings and product usage with three main components: Return to Savers, Return to Borrowers and Member Service Usage. The ranking system is an index calculation that takes into account a credit union’s performance in comparison with its asset peer group.

“PCU’s goal has always been to provide the best value to our members,” said PCU President Russ Plunkett. “This ranking in the Callahan index shows we are achieving that objective.”

Founded in 1926, Postal Credit Union is a full-service financial cooperative offering a complete range of services, including 24/7 loan approval, mortgages, online banking, checking, investment services and more. PCU is proud to serve everyone in Washington, Ramsey and Dakota counties. For more information, contact PCU at 651-770-7000, 800-247-0857 or visit www.postalcu.org.