

**L G & W Federal Credit Union
Bankruptcy Notice**

In the event that any member of L G & W Federal Credit Union causes, or makes known his or her intention to cause a financial loss to the Credit Union, whether by way of loan default, bankruptcy discharge, account overdraft or otherwise, or should a member default under the terms of any existing loan maintained with the Credit Union, or should a member take any action that would render all or part of his or her obligations owing to the Credit Union unenforceable, it is the policy of L G & W Federal Credit Union to withhold Credit Union services from that member. Credit Union services include, without limitation, share accounts, share draft accounts, Christmas club accounts, ATM availability, and further extensions of credit.

If a member enters into a valid and enforceable Reaffirmation Agreement with L G & W Federal Credit Union that is not rescinded by that member, reaffirming all of that members obligations existing prior to the filing of the member's Petition in Bankruptcy, the foregoing policy with respect to the denial of Credit Union services and further extensions of credit may be waived at the discretion of the Credit Union's President/CEO.

If the Credit Union perceives that a member's failure or inability to reaffirm all of his pre-petition obligations to the Credit Union is beyond that members control, and the member nevertheless continues voluntarily repaying his pre-petition obligations, the Credit Union, at its option, may accept and consider future credit applications and may continue to extend Credit Union services to that member.