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Neighborhood Credit Union Rewards Long-Distance Loyalty and Good Savings Habits Former Dallas resident gets \$25K surprise visit from her financial institution

DALLAS, Texas – The neighborly spirit and loyalty of <u>Neighborhood Credit Union</u> knows no boundaries.

Dallas-based Neighborhood Credit Union leaders on Friday trekked north to Sherman to surprise former Dallas resident and long-time credit union member, Cheryl Haynes, with \$25,000 – the grand prize for demonstrating good savings habits throughout 2012.

"It is a privilege to reward Cheryl for her excellent savings habits and loyalty," said Neighborhood Credit Union Senior Vice President Carolyn Jordan, who surprised Haynes with an oversized \$25,000 "check" during her lunch break at work. The actual prize has been deposited into her account. "Her loyalty to Neighborhood Credit Union spans not only a lot of years, but also a lot of miles."

Neighborhood Credit Union created the <u>Prize Savings Account</u> in 2007 to encourage more people to save money. Neighborhood Credit Union rewards good saving habits with prize drawings throughout the year, culminating with the \$25,000 grand prize at the start of each year. When they drew Haynes' name on New Year's Day, credit union leaders were surprised and pleased to learn that she has remained loyal to her financial institution, even though she works in Sherman and lives in Dodd City – about 90 minutes north of the city.

"This is an answer to my prayers!" said a stunned Cheryl Haynes. "This pays off two bills I needed to pay ... I have been dipping into my savings account to keep my house."

Haynes has been a member of the credit union since 1978, when she worked at the Bulk Mail Center in Dallas (now known as the Network Distribution Center). After living in and around Dallas, she moved in 2004 to Dodd City, a rural Fannin County community where she was able to purchase a home with more than 30 acres of land.

"After I moved away, I thought about moving my account to a local bank but I love my Neighborhood Credit Union," explained Haynes. "With Neighborhood Credit Union's easy-to-use <u>online banking system</u>, <u>direct deposit</u> and friendly phone representatives, I have been able to maintain my relationship. It means a whole lot talking to somebody on the other end of the phone."

Haynes said she plans to use the prize money to pay her bills and will also share a portion with her church. <u>View the</u> video of the delivery.

"This kind of puts everything back into place," said Haynes. "I will never be able to replace this, knowing that I am able to keep my house and that Neighborhood Credit Union was a part of it."

How the Prize Savings Account works: Neighborhood Credit Union members receive one drawing entry for every \$25 monthly average balance in their Prize Savings Accounts. <u>The greater the savings, the greater the chance a member has of winning</u>. Members are eligible for monthly \$1,000 drawings and \$10,000 drawings three times per year. **At the conclusion of each year,** a Grand Prize winner is drawn for the \$25,000 jackpot based on the average monthly balance in the savings account at the close of business December 31.

About Neighborhood Credit Union: Neighborhood Credit Union, the oldest credit union in Dallas (chartered April 18, 1930), is a not-for-profit financial organization serving Dallas and Ellis counties, as well as the city of Arlington. With branches in Oak Cliff, North Dallas, Richardson, Arlington, Mesquite, Duncanville, Waxahachie, Lancaster, and Grand Prairie and assets topping \$300 million; Neighborhood Credit Union has a membership of 30,000 and continues to welcome new members daily. For more information, call (214) 748-9393 or visit www.myncu.com. ###