NATIONAL CREDIT UNION ADMINISTRATION SMALL CREDIT UNION PROGRAM ANNOUNCES ITS THIRD:

5300 HELP CLINIC

NCUA INVITES YOU TO ATTEND A SPECIAL 5300 HELP CLINIC IN EAST ELMHURST, QUEENS, NY

****THE CLINIC IS ABSOLUTELY FREE****

DATE: MONDAY, OCTOBER 18, 2004

PLACE: FIRST BAPTIST CHURCH FEDERAL CREDIT

UNION

100-10 ASTORIA BLVD

EAST ELMHURST, NY 11369

HELP CLINIC IS OPEN FOR YOUR USE ANYTIME BETWEEN THE HOURS OF 3:30PM AND 7:30PM

FREE PARKING AVAILABLE IN CHURCH PARKING LOT

YOU CAN COME IN ANY TIME YOU WANT BETWEEN 3:30PM AND &7:30PM TO RECEIVE HANDS-ON ASSISTANCE AND GUIDANCE FROM NCUA STAFF VIA ONE ON ONE SESSIONS IN AREAS THAT YOU ARE SEEKING HELP IN, INCLUDING, BUT NOT LIMITED TO:

- > COMPLETING YOUR QUARTERLY 5300 CALL REPORT
- > ACCOUNTING/BOOKKEEPING QUESTIONS OR PROBLEMS
- > OPERATIONAL ISSUES
- > POLICY DEVELOPMENT
- > PROPER HANDLING OF DORMANT ACCOUNTS

- > HOW TO PROPERLY DO THE MEMBER ACCOUNT VERIFICATION
- > HOW TO COMPLY WITH USA PATRIOT ACT CUSTOMER IDENTIFICATION PROGRAM

Having trouble completing your Call Report? Let NCUA staff help you. In most cases, it can be completed in less than an hour.

IF YOU NEED HELP IN ANY OTHER AREAS, PLEASE FEEL FREE TO ASK AND NCUA STAFF WILL ASSIST YOU. YOU CAN STAY JUST FOR A LITTLE WHILE, OR YOU CAN STAY AS LONG AS YOU LIKE.

******REFRESHMENTS WILL BE SERVED******

If you plan to come to the HELP CLINIC and take advantage of this opportunity, please contact EDS Nick Sanimarco at 516-767-8898, or EDS Gerald Goldenbroit at 732-766-2226 (or feel free to leave a message). You may also send EDS Sanimarco an E-Mail message at nsanimarco@ncua.gov or EDS Goldenbroit an E-Mail message at geraldg@ncua.gov.

FIRST BAPTIST CHURCH FCU PHONE: 718-507-5457

VERY IMPORTANT: Please be sure to bring all your necessary financial information (Balance Sheet, Income Statement, Delinquency Schedule, Investment Breakdown by type and maturity, etc.) and other supporting documentation if you would like help in completing your September 30, 2004, 5300 Call Report or other accounting questions.

NCUA extends special thanks to the management of First Baptist Church FCU for their help and support in hosting the 5300 HELP CLINIC.

DIRECTIONS TO FIRST BAPTIST CHURCH, 100-10 ASTORIA BLVD, EAST ELMHURST, NY 11369:

FROM EASTERN LONG ISLAND: Take the Long Island Expressway West, to the Grand Central Parkway West, and exit at Northern Blvd. West. The Northern Blvd. West exit will be on the left. Proceed to 101st Street and make right onto 101st Street. Go two blocks down and see Church on left. Look for the Church at 100-10 Astoria Blvd. Park in Church parking lot or on the street.

FROM UPPER MANHATTAN OR THE BRONX: Take the Triboro Bridge toward Queens. There is a toll for the Triboro Bridge. I-278 West becomes the Grand Central Parkway East. Take the Astoria Blvd. Exit-Exit number 5, toward the Marine Air Terminal. Stay straight to go onto Astoria Blvd. South. Look for the Church at 100-10 Astoria Blvd. The Church will be visible to you and you can park in the Church parking lot or on the street.

FROM WESTCHESTER COUNTY: Take the Hutchinson River Parkway South towards the Whitestone Bridge. Hutchinson River Parkway becomes I-678 South. After paying toll and crossing over Whitestone Bridge, take the Grand Central Parkway exit, #13, toward Astoria Blvd.,

LaGuardia Airport. Take the exit on the left toward Astoria Blvd, and go about a half-mile and make a U-Turn at 99th Street onto Astoria Blvd. The Church will be visible to you, and you can park in the parking lot or on the street.

FROM UPSTATE NEW YORK: Take the New York Thruway South (about 127 miles), then take the Palisades Parkway South, exist number 13-S, toward New Jersey. Travel about 18 miles, and take the Hudson Terrace exit. Then take the exit on the left toward the George Washington Bridge. Then merge onto I-95 North. Then take the I-87 Exit, Exit number 1-C, toward the Major Deegan Expressway / Albany / Queens. Merge onto I-87 S, Major Deegan Expressway, via the ramp on the left—toward Queens. Merge onto I-278 West toward Triboro Bridge/ Manhattan / Queens. Make sure you go toward Queens. There is a toll for the Triboro Bridge. I-278 West becomes the Grand Central Parkway East. Take the Astoria Blvd. Exit-Exit number 5, toward the Marine Air Terminal. Stay Straight to go onto Astoria Blvd. South. Look for the Church at 100-10 Astoria Blvd.

<u>PUBLIC TRANSPORTATION:</u> If taking the subway, take E, F, R, V, G line going towards Queens to Jackson Heights/ Roosevelt Ave Station, or take #7 line going towards Queens to 74th Street/Broadway Station. Once you exit the subway station, go to the bus terminal and take the Q19B Bus to the Astoria Blvd and 102nd Street. The church is located at 100th Street and Astoria Blvd.