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***REACH OUT & LEND PROGRAM HELPS CREDIT UNIONS
MARKET HOME LOANS TO THEIR MEMBERS***

October 14, 2004, FORT WORTH, TEXAS – As part of its overall strategy to increase awareness among homebuyers that mortgages can be obtained at a credit union, CU Members Mortgage is rolling out a new *Reach Out & Lend* Program.

Produced by CUVA, the program includes tools credit unions can use to increase mortgage lending as well as bring in new members. Brief training courses are sent weekly via email to credit unions with information on specific loan programs, ideas on how to market home loans, answers to members' questions, and tips for cross-selling additional credit union products. Presented in an easy-to-understand and entertaining format, the weekly emails are a valuable resource for credit union personnel who want to increase revenue from mortgage lending as well as overall sales effectiveness.

“Only 2% of all mortgages in the U.S. are originated by credit unions”, says Linda Clappitt, Vice President of CU Members Mortgage. “We’ve set out to change that by giving credit unions a deeper understanding of the mortgage industry and tools to reach

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their members with home buying information. What credit unions will realize with the CU Members program is that there are hundreds of options to make home ownership a reality for their members, and they will have the knowledge and confidence to present financial programs to meet their members' needs.”

ABOUT CU MEMBERS MORTGAGE

Founded in 1982 as a division of Colonial Savings, CU Members Mortgage provides comprehensive mortgage services to more than 400 credit unions, CUSOs and leagues nationwide. The company originates more than \$4 billion in FHA, VA, conventional and unique single close construction loans annually, and is one of the largest servicers of mortgage loans in the United States, with a portfolio exceeding \$8 billion. Advanced technology, including a dedicated website (www.homeloancu.com) with an online mortgage application that delivers a firm decision in minutes makes CU Members Mortgage one of the industry's leading resources for mortgage services. Privately held and headquartered in Dallas, Texas, CU Members Mortgage has branches located throughout the country.