Date 9/14/09

Visions Federal Credit Union Policy Regarding Oil and Gas Leases

1. If there is an oil and gas lease on your property, Visions Federal Credit Union will not give you a mortgage loan secured by your property.

2. If someone other than you has the oil, gas or mineral rights to your property, then Visions Federal Credit Union will not give you a mortgage loan secured by your property.

3. If you presently have a mortgage loan with Visions Federal Credit Union and you subsequently enter into an oil or gas lease after September 14, 2009, then Visions Federal Credit Union may require you to pay the balance of the loan in full pursuant to the terms of your existing note and mortgage. Please note that Visions Federal Credit Union will not sign a subordination agreement or other consent to lease with an oil and gas leasing company.

We acknowledge that we have read the above disclosure and understand its contents.