September 24, 2014

Shaukat Ali
Pioneer Mutual Federal Credit Union
1521 Lake Pointe Parkway
Sugar Land, TX 77478

Dear Mr. Ali:

Congratulations! Pioneer Mutual Federal Credit Union has once again received a financial strength rating of “A” or “Excellent” from Weiss Ratings, the nation’s leading independent provider of ratings and analyses of financial service companies, mutual funds, and stocks.

This rating recognizes Pioneer Mutual Federal Credit Union as a “Weiss Recommended” credit union offering outstanding financial stability for its customers, vendors and employees. Achieving this Weiss Financial Strength Rating is a true distinction.

Every quarter Weiss Ratings evaluates the financial strength of more than 19,000 institutions, including life and annuity insurers, health insurers, property and casualty insurers, banks, and credit unions.

Weiss Ratings’ proprietary model uses more rigorous standards than other rating agencies, placing greater emphasis on a company’s future financial solvency and its ability to withstand severe economic adversity. For this reason, a company receiving this financial strength rating demonstrates itself to be among the industry’s elite.

On behalf of Weiss Ratings, it is a privilege to acknowledge your company’s exceptional financial strength! Invite your customers to review your institution’s financial strength rating at WeissRatings.com

Thank you.

Sincerely,

Weiss Ratings Team