

Prudent and Responsible Tiffin St. Joseph F.C.U. Your 5-Star Credit Union

February 2013: BAUERFINANCIAL, Inc., the nation's leading credit union rating and research firm, is honored to recognize **Tiffin St. Joseph Federal Credit Union, Tiffin, Ohio** with its highest 5-Star rating. To earn this Superior 5-Star rating, Tiffin St. Joseph Federal Credit Union excels in areas of capital, asset quality, profitability and much more. What's more, Tiffin St. Joseph Federal Credit Union has earned this highest rating for the latest 12 consecutive quarters.

Karen L. Dorway, president of the rating firm, has a rare vantage point, having monitored the industry for more than two decades. "It isn't surprising to those of us who watch the industry that 'plain vanilla' institutions, those that didn't get into risky investments or lending, are the ones that are still standing strong today. Tiffin St. Joseph Federal Credit Union has stayed true to its purpose of serving its members in a prudent and responsible manner."

Established in 1952, Tiffin St. Joseph Federal Credit Union has been serving the needs of its members for 61 years. It operates through two conveniently located branch offices in Tiffin and can also be found on the internet at www.tsjfcu.org. Tiffin St. Joseph Federal Credit Union is a member of the **NCUA** and is an Equal Housing Lender.

Tiffin St. Joseph Federal Credit Union: "Open to all of Seneca County."

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