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FOR IMMEDIATE RELEASE

Pen Air Federal Credit Union Earns 5-Star Sustained Superiority Distinction

Pensacola, Fla. – (March 2015): Pen Air Federal Credit Union has earned BauerFinancial Inc.'s 5-Star Superior Rating for strength and security for the 97th consecutive quarter which ranks the credit union in an elite status from other financial institutions as a "Sustained Superiority Credit Union. This is proof positive that a financial institution can provide quality service and maintain excellent standards at the same time.

"We are deeply honored to earn this distinction among our peers. A 5-Star Superior rating reinforces the reputation Pen Air Federal Credit Union strives for and is a tribute to our team's efforts," comments Stu Ramsey, Pen Air FCU president and CEO.

BauerFinancial Inc, of Coral Gables, Florida, the nation's credit union and bank rating firm, has been evaluating and rating credit unions since 1983. A 5-Star Superior rating is only given to those financial institutions that demonstrate financial strength in areas such as capital and loan quality. In fact, Pen Air FCU has earned the highest rating for over 97 consecutive quarters. Only 5% of the nation's credit unions have earned and maintained Bauer's top rating.

Karen L. Dorway, president of BauerFinancial notes, "For the first time, we see the Big Banks acknowledging the value in relationship banking. That's something credit unions, like Pen Air Federal Credit Union, have always known. In fact, because of their inherent focus on relationships, credit unions are uniquely positioned to serve their members in ways no one else can. Those relationships pay off for Pen Air Federal Credit Union and the members it serves."

About BauerFinancial Inc.:

Based in Coral Gables, Florida, BauerFinancial Inc. is the nation's leading independent bank and credit union rating and research firm and has been reporting on and analyzing the performance of U.S. credit unions since 1983. No institution can pay for or opt out of a BauerFinancial rating. Consumers may obtain free star-ratings information by visiting www.bauerfinancial.com

About Pen Air Federal Credit Union:

Established in 1936, Pen Air Federal Credit Union is the oldest and largest local credit union headquartered in Pensacola, FL. Several full service offices, ATMs, shared branching network, plus student run high school credit unions, combined with Online Banking and Mobile Banking provide worldwide reach. Pen Air FCU has over \$1.2 billion in assets, serving over 1,100 employee groups. Visit www.penair.org for more information about Pen Air Federal Credit Union.

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