NEWS RELEASE

For Immediate Release

Gulf Winds Credit Union

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Best of Bauer Gulf Winds Credit Union: Thrives in the Face of Adversity

PENSACOLA, FL (September 29, 2020) – BauerFinancial, Inc., the Nation's Premier Credit Union and Bank Rating Firm, proudly announces that Gulf Winds Credit Union, Pensacola, Florida has once again been awarded its highest (5-Star) rating for financial strength and stability. That means that, even in the current climate, Gulf Winds Credit Union is able to excel in such areas as capital adequacy, profitability and asset quality. Earning and maintaining this top rating for 105 consecutive quarters, especially now, perhaps makes this accomplishment even more significant. A "Best of Bauer" designation is bestowed upon those institutions, like Gulf Winds Credit Union, that have earned and maintained Bauer's highest 5-Star rating for at least 25 consecutive years.

"Gulf Winds Credit Union is proof that some financial institutions are able to thrive even in the face of substantial adversity. And we know the secret. As a member-centric credit union, Gulf Winds Credit Union has a deep understanding of the needs and conditions of its members," reflects Karen Dorway, President of BauerFinancial. Credit unions uniquely coalesce with the needs of their members and work toward a common goal. Gulf Winds Credit Union has demonstrated this commitment since its inception in 1954 and today, its dedication is stronger than ever.

Gulf Winds Credit Union continues to be there for its membership. Whether by appointment, via drive-thru, or virtually at gogulfwinds.com, 5-Star rated Gulf Winds Credit Union is at your service.

Gulf Winds Credit Union: "Your Community Credit Union."

Member NCUA and an Equal Housing Lender.

About BauerFinancial, Inc.

BauerFinancial, Inc., Coral Gables, Florida, the nation's leading independent bank and credit union rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution can pay for or opt out of a BauerFinancial rating. Star-ratings are all available for free at bauerfinancial.com.

About Gulf Winds Credit Union

Since 1954 Gulf Winds Credit Union has provided products and services that empower our members to live their best financial lives. Our 70,000+ members enjoy the convenience of 13 branch locations, online and mobile banking, nationwide surcharge-free ATMs and the support of more than 200 knowledgeable employees committed to providing "Service That Soars Above." Membership is open to anyone that lives, works, worships or attends school in Northwest Florida and Southern Alabama and Georgia. Visit GoGulfWinds.com for more information.

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