

# Media Release



**FOR IMMEDIATE RELEASE:**

**To the Editor:**

**CONTACT:**

TEL:

FAX:

**BAUERFINANCIAL, Inc.**

800.388.6686

800.230.9569

[www.bauerfinancial.com](http://www.bauerfinancial.com)

[research@bauerfinancial.com](mailto:research@bauerfinancial.com)

## **5-Star Gulf Winds Federal Credit Union Among the Top 10% of the Nation's Credit Unions**

**June 2018: BAUERFINANCIAL, Coral Gables, Florida, the Nation's Premier Bank and Credit Union Rating Firm**, is proud to announce that **Gulf Winds Federal Credit Union, Pensacola, Florida** has once again secured its highest, **5-Star** rating. (A five-star rating indicates this credit union excels in areas of capital adequacy, profitability, asset quality and much more.) Earning and **maintaining this top 5-Star rating for 96 consecutive quarters**, Gulf Winds Federal Credit Union has also procured a **"Top 10%"** designation. This means that Gulf Winds Federal Credit Union has maintained Bauer's highest rating consistently for longer than 90% of the industry.

Like Bauer, regulators agree that smaller institutions "are often better positioned than larger institutions to understand and quantify local real estate market values since they serve a smaller, more defined market area." – Federal Register, April 9, 2018. "It makes perfect sense; with a well-defined field of membership (FOM), people who know the FOM are making decisions based on that knowledge", agrees Karen L. Dorway, president of BauerFinancial. "Credit unions, like Gulf Winds Federal Credit Union, use that information to build a better future together with their members."

Established in 1954, Gulf Winds Federal Credit Union has been investing in the future of its membership for 64 years. Today it operates through conveniently located offices throughout the Pensacola and Tallahassee regions of Florida as well as in Alabama. Gulf Winds Federal Credit Union can also be found online at [www.gogulfwinds.com](http://www.gogulfwinds.com).

**Gulf Winds Federal Credit Union: "Service That Soars Above!"**

Member of the **NCUA** and an Equal Housing Lender.

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BAUERFINANCIAL, INC. P.O. Box 143520, Coral Gables, FL 33114.