

QUORUM FEDERAL CREDIT UNION

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Quorum Federal Credit Union

Quorum was established in 1934 as an employee benefit for everyone in the Kraft Foods family. Today, we are a federally insured financial institution with close to \$1 billion in assets. Headquartered in Purchase, NY, Quorum partners with over 50 companies— big and small—and serve more than 70,000 members nationwide. Some partners are The Kraft Heinz Company, MasterCard, Heineken, Hitachi, Avon, and The Ogilvy Group (NYC).

Vacation Ownership Funding Company, LLC (VOFCO)

VOFCO is a Quorum majority-owned company responsible for initiating and managing relationships with vacation ownership companies built around strategic loan purchase and marketing programs. This group has been involved with ARDA since 2009, and its partnerships with many ARDA members have helped to propel Quorum and VOFCO into leading financing roles within the vacation ownership industry.

Serving Members and Partners

Quorum is committed to delivering great banking experiences to both lending partners and banking members. Our members are almost two times more likely to recommend Quorum to a friend than customers at other banking institutions.* Their financial needs and goals drive the way we do business, which is why we always strive to provide top-of-market rates and innovative financial products and services. Our members are our most influential shareholders.

*Data from "Net Promoter(c) U.S. Consumer Benchmarks 2013" by Satmetrix and "Quorum Federal Credit Union ForeSee Customer Experience Data, 2013."

