

*BAUERFINANCIAL Inc., Coral Gables, Florida  
is pleased to award its four-star "EXCELLENT" rating to*



*Health One Credit Union  
Detroit, Michigan*

*Recommended for 14 consecutive quarters.  
Four-stars indicates that this institution  
is one of the strongest in the United States.*

*Awarded December 2009  
Recommended since December 2006*

  
*Paul A. Bauer, Founder*