

Sunrise Club NEWS

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Do Generic Drugs Make the Grade?

Generic drugs cost from 30% to 80% less than their brand equivalents. The average retail price of brand-name drugs is about \$111, while generics average a little more than \$32. That represents real savings to consumers of more than \$15 billion a year. Sales of generics are growing by 5% a year. In 2006, pharmacists used generics for more than a billion prescriptions, 65% of all prescriptions filled in the U.S.

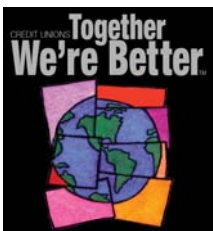
Nevertheless, studies show that at least 20% of consumers doubt the safety of generics. Doctors, meanwhile, report that they believe generics are equivalent to brand-name drugs. However, fewer than half actively prescribe them. Instead, they let pharmacists make the substitution. This suggests that physicians, too, have doubts. These doubts were more valid 15 years ago, in the early days of generics. Quality standards then were less than optimal. Today we have stricter standards, improved oversight, and advanced testing methods for generic drugs.

Generic drugs are copies of brand-name drugs on which the patent has expired. They are subject to FDA standards that are as stringent as those for brand-name drugs. All generic drugs on the market are essentially the same as the brands they copy, and all have FDA approval. They are as safe and effective as the brand when used in the approved dosage. Essentially the same means generics are pharmaceutically and therapeutically equivalent to brands. This standard requires a generic to have the same active ingredients as the brand, as well as the same dosage form (for example, tablet or liquid) and strength. Also, the maker must meet certain standards set by the FDA for manufacturing and labeling the drugs. A number of the companies that make generic drugs are owned by the maker of the brands they copy. Next, the FDA considers the generic drug's "bioequivalence," that is, how it acts in your body compared with the original drug. In other words, how quickly the body absorbs the drug. The generic doesn't have to mimic the brand exactly, but it does have to meet strict FDA guidelines. This is the standard that separates some generic drugs—the roughly 4% that isn't proven bioequivalent—from the others.

The FDA has a coding system to help practitioners know which generic drugs can be safely substituted for brand name drugs. Under the system, each generic drug has a two-letter code. The first letter relates to a drug's bio-equivalence: An A drug has been tested and proven it bio-equivalent with another product by the FDA. A B drug has been identified by the FDA as having an actual or possible bioequivalence issue between the generic and the brand. The quality standards for generic drugs have come a long way since they first appeared in the marketplace. Today when you buy a generic drug, you're getting far more than you're paying for. For at every step from the manufacturer to the pharmacy, there are regulations, tests, and guidelines to ensure that they are as safe and effective as their brand originals. If you have any questions about generics, your pharmacist is the best person to take them to.



Credit Union Day is Thursday October 18th



It's that time again- Credit Union Day! This year, Credit Union Day is on Thursday, October 18th. We will once again be hosting a brat and hot dog cookout during the lunch hours along with drawings for a variety of different gift certificates. Be sure to plan on stopping by! If you can't make it in you may register to win gift certificates online at www.gaselectriccu.com on Credit Union Day.

ENTER TO WIN

a \$50 Credit Union VISA Gift Card!

How would you like to win a \$50 CU VISA Gift Card? Accepted anywhere VISA is accepted, you can get groceries, enjoy dinner, or fill up your gas tank—on us! Simply fill out the form below to enter, or enter online at our website- www.gaselectriccu.com.

Click on Member Clubs on the menu on the bottom and then Sunrise Club.

Name: _____

Mail or drop off entry to Gas & Electric Credit Union: 2300 4th Avenue, Rock Island, IL 61201.

Congratulations to Mona Oberhaus!
Mona was the winner of last quarter's Sunrise Club drawing.

Pumpkin Pie Dessert

Crust: 1 pkg yellow cake mix (reserve 1 cup)

1/2 cup melted margarine

1 egg

Filling: 3 cups pumpkin pie mix

2 eggs

2/3 cup milk

Topping: 1 cup reserved cake mix

1/4 cup sugar

1 tsp cinnamon

1/4 cup margarine



Combine crust ingredients and lightly grease 9x13 pan. Press crust into pan. Mix filling ingredients and pour onto crust. Mix topping ingredients and sprinkle over the topping. Bake at 350 degrees for 45 to 50 minutes or until knife comes out clean.

Take a Spin on our "Wheel of Fortune"!

Take a spin on our "Wheel of Fortune" and win cash and prizes! During the month of October, you can win \$10, \$20 or \$50 cash, a .50% decrease on a loan rate, a .25% increase on a CD rate, a free box of checks or a great door prize when you spin our wheel. Want to give it a try? Here's how it works— you earn a spin when:

- You become a new member. New members also join FREE in October.
- You refer a member. Refer a family member to join us!
- Open a checking account.
- Apply for a VISA Credit Card.
- Apply for a loan.

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