

Dear Faith Community United Credit Union Members:

Thank you for your continued membership at Faith Community United Credit Union. Another year is upon us and we look forward to your continued membership and the new and exciting direction of Faith Community Credit Union.

The Board of Directors is pleased to announce Jacqueline Moore as the new Chief Executive Officer (CEO) of Faith Community United Credit Union. Ms. Moore has been with the credit union for over thirty (30) years and has been faithful to this movement and our members.

We are pleased to report that 2017 was another exciting and phenomenal year, highlighted by continued solid growth and financial performance. Our Board of Directors and staff worked very hard to achieve the best net income possible. Member confidence was apparent as we saw growth in member deposits and loan growth.

Faith has been the driving force in our community. Our goal is to have our community thrive and have many opportunities and be the great place to live, work and play. We pride ourselves at being a good neighbor to the communities we serve and being the go to for all your financial needs. Here is what we have accomplished over the last year:

- Assets have grown from \$13,000,000 to \$13,180,380,
- Loan volume increased from \$8,816,098 to \$9,422,154.
- Highly motivated and trained staff has been available to answer questions and provide support.
- Our leadership team has strengthened its reputation in the industry as forward thinking and member focused.
- Continued to provide world-class attention and service to every member, while offering the best possible products and services.

As we look ahead to 2018 and beyond, we will continue to be tested and face the challenges that this economy deals to each of us. I am confident that we have in place the strategies, tools, people and systems to continue to deliver our promise to you, our membership. We will work to increase our membership, focusing on the needs of our existing and new members. At Faith Community United Credit Union you are truly a part of a vital economic association that influences and betters your life.

On behalf of the Board of Directors, we would like to once again say thank you to the Management Team and our outstanding staff for their dedication and hard work day in and day out. Without you our success would not have been possible. We believe our employees to be one of our greatest assets providing members with exceptional service and as a result we continue to invest in our employees and build upon their talent.

Moreover, thank you to all of our members for entrusting the credit union with your savings and investments and allowing us to partner with you to achieve financial success.

I want to thank my fellow board members for their time and commitment. We are committed to the movement at Faith and will continue in building our Credit Union now and in future generations. I am honored to serve as your Chairman of the Board of Directors of Faith Community United Credit Union. Again, thank you for choosing Faith!

Best Regards,

Tyrone A. McGuinea
Chairman of the Board