

LETTER FROM THE CHARIMAN – BOARD OF DIRECTORS

Dear Faith Community United Credit Union Members:

Let me express my gratitude for the opportunity to serve you, the members of Faith Community United Credit Union. Thank you for your continued membership at Faith Community United Credit Union. As we look ahead to 2019 and beyond, we are confident in our professional and volunteer team and look forward to your continued membership and the new and exciting direction of Faith Community Credit Union.

We are pleased to report that 2018 was another prosperous year for our credit union. Our financial condition also reflects solid growth and sound oversight by the board and leadership team. 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.

During 2018 we focused intently on investing in your future and building a better, stronger credit union for our members, while delivering the best member service. Maintaining a stable credit union is a delicate balance. It requires a mix of savers, borrowers and spenders to ensure the credit union's success. At Faith Community United Credit Union our success is because of this great mix. Serving you is our number one priority. By focusing on the future and continuing to work toward our collective goals, I can say with the utmost confidence that 2019 will be our best year yet!

On behalf of the Board of Directors, we would like to once again say thank you to the CEO, and our outstanding staff for their dedication and hard work day in and day out. 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. 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.

We put our members first. You own us. You're our stakeholder. Thank you for continuing to put your trust in Faith Community United Credit Union.

Sincerely,

Tyrone A. McGuinea
Chairman of the Board