

LETTER FROM THE CHAIRMAN - BOARD OF DIRECTORS

Dear Faith Community United Credit Union Members,

Welcome to the 68th Annual Shareholders Meeting of Faith Community United Credit Union. It has been an honor to have the opportunity to serve you. Let me start off with a heartfelt thank you for your continued faith and membership, as always we look forward to serving you as we continue to embark on new and exciting endeavors that are happening at Faith.

2019 was a record year for Faith Community United Credit Union. For the first time ever, we reached \$14 million in assets. The credit union finished the year with a very strong financial position despite economic struggles.

It has been my pleasure to partner with our CEO Jacqueline Moore and current Board of Directors to achieve this strong financial growth.


This was a testament to the commitment and compassion of our members, staff and board working together to achieve greatness. During this year we have had to adjust our processes and make tough decisions. The board has asked more from staff and management, while investing time and energy in the day to day activity of the credit union.

As a Community Development Credit Union (CDCU), we understand the concept of serving the underserved and granting financial education and counseling to our members. We are committed to developing stronger business relationships while maintaining a solid financial institution. We are committed to building a strong relationship with you based on trust and provide you with a higher level of member services. Serving you is our number one priority. The credit union has developed a new way of thinking with rebranding the credit union, new logo and soon to come a marketing campaign to enhance our movement. This is an excellent start to 2020, a year in which the credit union has some ambitious goals. We are excited about the new changes that are underway, and strive to bring you the best that we have to offer.

We have embarked on a new way of thinking which is embodied in our vision for the credit union and our neighborhood. Moving forward into the future it is imperative that we sustain our legacy by inviting more of our community to join our success. In 2019, we focused intently on investing in your future and building a better, stronger credit union for our members, while delivering the best member experience. We will continue to connect with you and be your first choice for all your financial needs. By focusing on the future and continuing to work toward our collective goals, I can say with the utmost confidence that 2020 will be our best year yet!

On behalf of the Board of Directors, we would like to say once again, thank you to our CEO, and our outstanding staff for their dedication and hard work daily. I want to thank my fellow board members for their time and commitment. We are committed to the movement at Faith and will continue to build and grow our Credit Union now and in the future. I am honored to serve as your Chairman of the Board of Directors of Faith Community United Credit Union.

Sincerely,



Tyrone A. McGuinea
Chairman of the Board