

Dear Faith Community United Credit Union Members:

At Faith, we pride ourselves on working within the community to continuously build economic knowledge and wealth. As we've said before, our persistence, determination and longevity have gone a long way to ensure such things are constantly sought after. Now more than ever, as we begin 65 years of service, the Faith community is even more dedicated to responsibly using our collective power to ensure no one is left behind in regards to financial literacy and success.

Cheryl Broussard, a registered investment adviser and the author of *Starting Over: Fast Cash and Getting Back on Financial Track*, said, "Many people who are wealthy weren't always wealthy. They started off with no money. But, one of the things that they did do was seek out advice, so when the money did come in, they understood what they needed to do because they had some kind of blueprint or plan they could work on." The goal of Faith Community United Credit Union is to not only provide financial services, but financial education. It is our hope that we are not only the place where you store your funds, but also where you seek the advice you need as you gather or maintain wealth.

On behalf of the Board of Directors, we would like to once again say thank you to all of our staff for the tremendous amount of hard work they put in on a daily basis. Faith would not be the organization it is today without their commitment to our goals. Moreover, thank you to all of our members for believing in our vision and always keeping the Faith.

Thank you all for your patience as we transitioned a new CEO into the Faith family. Navigating through new leadership requires agility and adaptability. As we prepared, managed and sometimes reinvented ourselves, the Credit Union's stability was always at the core of our thinking. Please know that it is at our foundation, to continue to strive for success so that our service to the community is always superior.

Accomplishments this year:

- We were able to successfully meet our deposit goal of over 750,000 dollars.
- The Faith team implemented a new marketing strategy throughout the city of Cleveland which included billboards, with freeway and bus line access.
- As an institution, we retained our member base, while also continuing to grow new members in relation to all financial services.
- The Faith Board and President were able to solidify new relationships within the community, while also deepening established relationships, in order to increase and develop knowledge of the organization and services.
- Better rates for financial products and services were continually provided to Faith members with ease of accessibility.

Our continued commitment:

- We will continue to support the training and education of our employees and Board.
- We will continue to treat our members as family.
- We will work hard to maintain a safe and secure financial institution; providing the best benefits, competitive rates, innovative products and friendly service.

As always, I wish to thank the Board of Directors for their vision and service in building our Credit Union for coming generations. We are committed to developing and enhancing our Board of Directors to always include persons who possess competent experience in strategic planning, leadership, financial oversight, technology, innovation, advocacy and member service. We appreciate everyone who is a part of our management team and employees who continue to contribute to our core mission of phenomenal member service. Again, much thanks to our CEO, XXX, for her perseverance and commitment to the Credit Union. Together, we all look forward to the unrelenting evolution and accomplishment of our Credit Union.

The Board of Directors welcomes and invites your questions, comments and suggestions. I am honored to serve as your Chairman of the Board of Directors of Faith Community United Credit Union.

With Appreciation,

LaRese Purnell, MBA

Chairman of the Board