



LETTER FROM THE CHAIRMAN – BOARD OF DIRECTORS

Dear Members of Faith Community United Credit Union,

On behalf of the Board of Directors, we welcome you to our 70th Annual Shareholders Meeting for Faith Community Credit Union. I am pleased to report yet another outstanding year for the Credit Union. We could not predict what the year would bring but I am pleased to say we continue to be financially sound. None of this would have happened if it were not for you our members and your faith and loyalty in the credit union. For that I am thankful and appreciative for you placing your trust in us.

On behalf of the board, management and the staff of Faith Community United Credit Union we Thank You for yet another exceptional year. The year would not have happened if it were not for the CEO Jacqueline Moore's leadership, and the commitment and dedication of the staff. I appreciate the outstanding work of our Board of Directors and Supervisory Committee in their oversight of our Credit union operations. I and proud of the service provided to our members. Thank you, the members, who make it possible for us to fulfill the mission of the credit union. I am excited of our successes and look forward to the year ahead.

While the nation halted in some respect, we continued to provide you with all services that were available to you. The credit union reduced its hours and remained open over the last two (2) years while keeping the staff safe. The loan department implemented an appointment system for members with social distancing for their added safety. With all the changes that were made the credit union remained agile. The staff adapted to the changes while maintaining business at the highest degree possible. The members were pleased and we never missed a beat. None of this would have been possible, without your unwavering trust in us to fulfill the mission of the credit union.

This year we will explore options to increase our foot print in the community and secure partnerships throughout the region. As a community development credit union, we continue to stand by our mission to serve those that are underserved by providing financial education and counseling to our members who may not qualify for some of our services. The foundation upon which FCUCU rests, continues to be structurally sound. It is our commitment to develop stronger business relationships while maintaining a strong financial institution.

Our commitment to you is to continue delivering you an extraordinary value, convenience, and the highest level of service each and every day. We will continue to concentrate our efforts on delivering you personalized service and give you the guidance you need to accomplish your financial goals. Regardless of how much we grow, we strive to be a trusted partner in your financial lives. Thank you for choosing Faith Community United Credit Union your valued membership is very much appreciated. I am honored to serve as your Chairman of the Board of Directors of Faith Community United Credit Union.

Sincerely,

Tyrone McGuinea
Chairman of the Board

Board of Directors

Alicia Graves
Dorothy Rimmer
Ronaye Steele

Deborah Hayden
Kenetha Sims
Cynthia Sullivan

Everett Mitchell
Richard Starr