

**OUR MISSION:** We will serve the needs of our members beyond their expectations.

**OUR VISION:** To be the community credit union of choice providing financial opportunities that last a lifetime.

## FINANCIALS\*

<b>Assets</b>	\$301,437,390.22
<b>Shares</b>	\$270,339,787.91
<b>Loans</b>	\$161,594,957.48
<b>Membership</b>	22,607

\*AS OF 12/31/2023

## A LETTER FROM THE CREDIT UNION

Dear members,

We started this year off as we intend to move forward, with growth. We look forward to growing in size, security, and success. We want to express our heartfelt appreciation for your trust and continued partnership with LOYALTY Credit Union. Our collective loyalty to each other is the key marker of our success and we are deeply grateful for it. We are excited to bring you another edition of our quarterly newsletter packed with insightful financial tips, updates on new services, and stories from our community. It's our way of staying connected and helping you stay informed about all the opportunities and resources available to you. Once again, thank you for being a valued member.

Sincerely,

**Elizabeth M. Oakes**, SPHR, CUDE, Chief Operations Officer

Begin the new year with a

# FRESH START.

Consolidating debt in 2024? Our Fresh Start Personal Loan is here to help you begin the year with a fresh start. It's time to thrive!

**GET YOUR FRESH START LOAN**  
[LOYALTYCU.ORG/PERSONAL-LOANS](https://LOYALTYCU.ORG/PERSONAL-LOANS)



## UNLOCK FINANCIAL CONFIDENCE WITH SAVVYMONEY

Ensure your credit report is as accurate as your morning coffee order. Get access to your credit score, full credit report, and more - all in one easy-to-use dashboard. Secure better loan rates and detect identity theft early. Unlock financial confidence with SavvyMoney!

**LEARN MORE HERE:**  
[LOYALTYCU.ORG/ONLINE-SERVICES](https://LOYALTYCU.ORG/ONLINE-SERVICES)

## EMBRACE CONVENIENCE WITHOUT SACRIFICING SECURITY!

Your financial journey just went paperless with LOYALTY Credit Union e-Statements.

Enjoy easy access to your account information while reducing clutter.

It's another way we're simplifying your banking experience so you can focus on what matters most.

**CHECK IT OUT**

## Setting Up Investment Accounts For Kids

Investing is a powerful tool for securing a child's financial future and teaching them valuable lessons about money management from an early age. Setting up investment accounts for kids is a thoughtful and forward-looking step that can have lasting benefits.

**Start Early:** The earlier you start investing on behalf of your child, the more time their investments have to grow. Even small contributions can accumulate significantly over time.

**Teach Financial Literacy:** Explain investment concepts, involve them in decisions, and show them how their money grows over time.

**Set Clear Goals:** Establish specific financial goals for the account, such as saving for college, a first car, or a down payment on a home. Having a clear objective can help guide investment decisions.

**Foster Independence:** As your child matures, involve them in decision-making. Teach them how to manage their investments independently so they can take control when they reach the age of majority.

# 2023 IN REVIEW

As we embark on this new year ahead, we have excitement and pride in all we have shared this past year. It was a year filled with growth, achievements, a re-brand, and meaningful connections. We are immensely grateful for your trust and membership every step of the way. At the core of our mission is dedication to serving our members and giving back to our communities. It is a fundamental part of who we are. In 2023, we were thrilled to be engaged and give back to these organizations that have made a positive impact on the lives of individuals, families, and our members, embodying the cooperative spirit of LOYALTY Credit Union. As we look forward to the opportunities that this new year brings, we do so with gratitude for the milestones we've achieved together and excitement for the journey ahead. Thank you for choosing LOYALTY Credit Union as your financial partner and allowing us the privilege to serve you!



## LOYALTY SHIELD

*Start your journey towards a healthier and happier life with the LOYALTY Shield community brought to you by New Benefits!*

Gain year-round access to a complete line of non-insured benefits, voluntary insurance products, and many other products and services.

Life can drastically change in an instant – tap into popular benefits and products at any time of the year without regular benefit cycle restrictions.

**GET STARTED AT:  
CCUFL.NBM.STORE**



### SENIOR MANAGEMENT

**Greg Frith**, Interim CEO/President

**Elizabeth Oakes**, Chief Operations Officer

**Joshua Jackson**, Chief Financial Officer

**Park Broome**, Chief Strategy Officer

**Henry Knue**, Chief Lending Officer

**Todd Cunningham**, Chief of Staff

**Maggie Conaghan**, VP Compliance

**Teresa Loy**, VP Lending

**Melanie Quinton**, VP Marketing

**Tammy Smith**, VP Support Services

**Jessica Herring**, VP Remote Services

### CONTACT INFORMATION

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For a complete list of our locations and hours of operation, please visit [loyaltycu.org](http://loyaltycu.org).

