

We'll be here for you.

Expree Credit Union members are more than a number. You are Family.

Expree Credit Union cares about its members and strives to ensure hand-crafted solutions for each of their individual needs. The spirited staff is collaborative, supportive and passionate about creating a difference in members' lives. The staff does this every day without considering it anything special. The empathy shown for members is seen in the solutions provided.

Here are some great stories of members experiencing expert knowledge and service Expree Credit Union offers:

- A member had been trying to buy a car since August 31. She described the experience in a post as, "very painful" and described how the dealership was trying to beat her out of some money in the end. She gave shout out to the folks at Expree Credit Union saying, "they were so nice, prompt on responding and really just great to work with!!!"



Sierra was excited to show off her new car "Charlotte" after Expree helped make the car buying experience a great one.

A friend had asked her if she had looked into Expree, but even as a member, she didn't immediately think about it for a loan. She went on to post on social media saying if anyone needs a loan, give Expree an opportunity. She said she doesn't think they will be sorry.

- A loan officer referred a member who was inquiring about a Home Equity loan to our mortgage officer. The member had been with

Continue on Page 2

The Spirit



2

Member Referral Program

4

Expree Expresses Appreciation

6

Expree Reminders & Financial Update

Stay Connected!

facebook.com/expreecu
twitter: @expreecu
instagram: @expreecu

1.833.4.expree | expree.org

Federally Insured by NCUA

Continue from Page 1

Expree Credit Union since January 1995. She needed a new heating/air unit. After looking into her credit, it was discovered she had a debt to income of 60% before any new money was loaned out. She is retired and receives social security. The mortgage officer was able to extend her first mortgage about 1.5 years and save her almost \$1,100 per month. In doing this, she is in the process of paying off \$43,000 in unsecured debt, getting her a new heating/air system and giving her some breathing room each month. In addition to this, the member doesn't see very well or have a computer and the original loan officer she spoke with walked her through the application and completed it for her.

- A member called on a Saturday because of a sick animal needing a surgery later in the week. She didn't know what she was going to do, but the first call she made was to Expree. She needed \$500 to pay

for the procedure and Expree was able to help her. This is one of many loans made to help with vet bills. Our pets are our family and Expree understands.

- A member woke up with an abscessed tooth and called Expree before she called the doctor or dentist. Many financial institutions would not consider \$1,500 worth the time, but Expree is happy to meet the needs of a member for 22 years.

- A member had an experience with a dealership she described as "not the greatest or the most cooperative" but states Expree made the experience so much better. She was so thankful for Expree "going above and beyond to make (her) first car buying experience a great one!"

- A couple moved from Frankfort to Louisville. They both had accounts with us but when moving the gentleman decided to close his account because he didn't see

us as convenient. His wife left her account with Expree and she convinced her husband to check with us before finalizing with Carvana on a \$45,000 car. In so doing, Expree saved them over \$8,000 in interest. Carvana approved his AAA score at a 10.09% rate (\$750 payment over 84 months) while we approved him at 5.69% (\$650 payment over 84 months). Our loan officer also explained there are 18 branches in Louisville that are part of our Shared Branching network.

Expree understands not every member is the same. The staff is determined to do what is needed to make members know they matter — whether it is a big or small request. Expree is here in case of an emergency, delivering a personal touch, and turning difficult situations into bright moments. Expree does its best to accommodate the members' concerns. Members are more than a number. You are family. ●

Spread the good around. You, Me and Expree.

Earn \$25 for referring your friends and family.*

The annual member survey results are in and you have spoken. Your responses are appreciated and we are taking all your suggestions into consideration. Expree Credit Union wants to thank you for continuing to rate our service and staff as top notch. We strive to create hand-crafted solutions for your needs and you took notice by letting us know we are meeting your expectations.

2

Now, we want to meet your friends and family and share those experiences with them. Simply spread the word about Expree and when your friends or family members come in to open an account, have them give your name. You will get \$25 for you and \$25 for them. ●

*Membership eligibility requirements apply. Referral must come from an Expree member with at least 90 days of membership. The new member must meet at least one of the following criteria to receive reward: 1) Initiate direct deposit. 2) Take out a loan 3) Open a share certificate. Funds will be deposited at the beginning of the month after the qualifying event takes place. Federally Insured by NCUA.



Kensie and Todd share in spreading the good around and referring friends to Expree products and services.

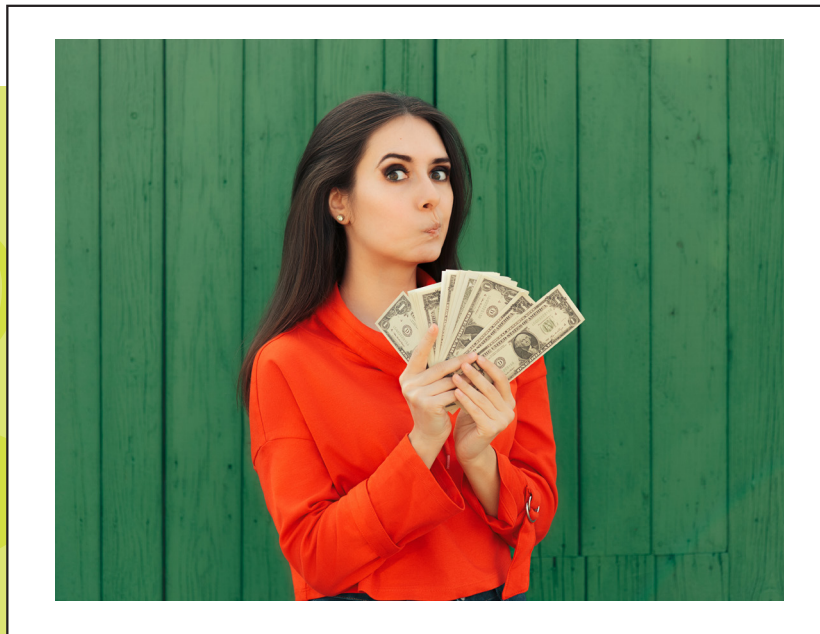


Lighten your holiday stress with a Holiday Loan

- Same Day Loan Approval •
- Manageable payments customized for your budget •
(Borrow \$1000 and payback under \$100/mo.)*

Apply for a holiday loan today at expree.org
Spirited Banking

*Loans and rates based on credit history. Other restrictions may apply.
Membership required. Federally Insured by NCUA



Keep a little extra cash in your pockets.

Skip a payment* and use the extra cash to wrap up something special for the holidays.

expree.org
Spirited Banking

*Eligibility requirements must be met. Some restrictions apply. Fees will be assessed. Visit expree.org for details or call 502.564.5597.

Expree expresses appreciation

Expree Credit Union celebrated members on July 22, 2022 with an annual Member Appreciation Day. Members came by the branch for lunch from Main Street Diner and ice cream from Hoggy's Ice Cream. Several members stopped by the board room to fill out our annual member survey. Rob was the winner of the member survey prize, cornhole boards.



Expree engages in community support

Building a better community is at the core of what Expree Credit Union does. We take pride in being an active participant in nonprofit, educational and community groups. We strive to make a difference where our members live and work. This month we highlight events assisting with the growth of our youth and continuing to develop leaders within our organization.



In July, Systems Administrator Lenin Vera graduated from Leadership Frankfort, a Frankfort Area Chamber of Commerce program. The program is designed to develop and engage leadership skills of potential and current leaders. Fifteen participants are selected through a competitive application process. Participants attend 9 sessions over the course of 9 months to cover such topics as agri-tourism, economic development, education, government, healthcare and more.



On Tuesday, August 23, KSU students stopped by the Expree table during the Welcome Back Extravaganza for a chance at prizes and to find out about products and services available.



As a sponsor of Franklin County Schools annual staff day, Expree was invited to spend the evening with school employees at a Lexington Legends game. Experience Officer Rachel Thompson and Chief Marketing Officer Andrea Giusti had the opportunity to chat with Superintendent Mark Kopp (pictured center) and FCS employees and families members.



On Tuesday, September 13, 2022, Chief Marketing Officer Andrea Giusti represented Expree during the Frankfort Region College and Career Fair at Frankfort High School. Information about Expree's annual scholarship was provided to students graduating in 2023.



Human Resource Generalist Brittany Thurman and CMO Andrea Giusti attend the monthly Frankfort Area Chamber Women In Networking event. This is an opportunity for women business leaders to form relationships, share ideas and discuss community issues. Expree sponsored the door prize for the August WIN.



On Tuesday, August 2, Systems Administrator Lenin Vera and Loan Officer Todd Jennings participated in National Night Out hosted by Frankfort Police Department.

Spirited Staff crafting extraordinary service

23
years



Angie Brewer-Estes

Loan Officer
Serving since 10/4/1999

Three Favorite Things:

- Animals
- Yoga
- #lakelife

11
years



Brandon Cheak

Chief Lending Officer
Serving since 10/25/2010

Three Favorite Things:

- Laughter
- Ingenuity
- Numbers

9
years



Tonya Hensley

Teller Supervisor
Serving since 10/7/2013

Three Favorite Things:

- Anything water related
- Motorcycle riding
- Dogs

1
year



Andrea Giusti

Chief Marketing Officer
Serving since 12/7/2021

Three Favorite Things:

- Being a Mom
- Baseball/Softball
- Taco Night

Holiday Closings

Veterans Day

Friday, November 11, 2022

Thanksgiving

Thursday, November 24, 2022

Christmas (observed)

Monday, December 26, 2022

New Year's (observed)

Monday, January 2, 2023

Important Change in Terms Notice

Your quarterly statement contains a new Arbitration Agreement. Please read carefully.

Upcoming Events

Mark your calendars

September 30:

Bourbon St. on Broadway at Old State Capitol
6-10:30 p.m.

October 8:

Capital Pride KY 2022 Festival at Old Capitol Lawn
11 a.m. - 5 p.m.

December 3:

Santa Visit at Expree Credit Union
11 a.m. - 1 p.m.

Financial Data

as of August 31, 2022

Assets	\$87,252,618
Loans	\$59,670,957
Savings	\$78,539,479
Capital	\$8,713,139
Members	9,112
Loan/Share Ratio	77.51%