

The Spirit

Unleash the Power of Saving

National Credit Union Youth Month encourages youth to begin saving

Expree Credit Union is celebrating the spirit of the credit union movement with younger members during National Credit Union Youth Month. During the month of April, we want to empower youth to become aware of financial wellness. Expree is part of a support system to help kids understand the importance of saving and developing good financial habits. We invite those under 18 years old to join Expree Credit Union with a youth account. Open the account during the month of April and be entered into a drawing to be eligible to win a prize package including a personal ATM piggy bank



During 2022 National Credit Union Youth Month, Riley opened her youth account with Experience Officer Tonya Hamilton and was then drawn as the winner of our youth month prize.

that comes with its own debit card, bill feeder, balance calculator and more, along with Expree swag.

Expree offers two youth programs:

- Little Saver Program (ages up to 12)
- Spirited Saver Program (ages 13-17)

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Spirited Banking

Federally Insured by NCUA

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The programs are crafted to:

- Encourage expression with a customized debit/ATM card
- Allow an auto pilot allowance to be set and forget it
- Give real time alerts to notify you when the card is used

- Add funds instantly- anytime, anywhere in case of those urgent needs without having to go to the ATM for cash
- Set limits with debit card controls
- Use our Cash \$tash program to round up purchases made

from your regular account and place the spare change into your child's youth account and help them save

Let's unleash the power of saving to our youth and give them the knowledge and experience to become financially healthy. ●

Come embark on an Adventure

Kids' Adventure Day
April 22 at a new location

Kids' Adventure Day will help wrap up National Credit Union Youth Month, 3-6 p.m. on Saturday, April 22 at 317 W. 2nd Street.

Expre's annual Kids' Adventure Day will feature a few changes including being a little earlier in the year to coordinate with our youth month and a new location. We are moving our location to downtown Frankfort in hopes to reach more children in the community and expand participation from nonprofit organizations Expre supports throughout the year.

In partnership with YesArts, the event will be hosted at YesArts location off 2nd Street. Partnering with YesArts sets the stage for a bigger and better than ever event.

Kids' Adventure Day will still have some of the staple features like the petting zoo, face painting, bubble station, games and food, but with an elevation of the experience.

Sensory tubs, art activities, ice cream from Hoggy's, hot dogs and chips from Main Street Diner, kid's IDs, inflatables and several activity/information booths are being added.

Other organizations participating besides YesArts will be Imagination Library, Farmers Market, Just Say Yes, Bridging the Gap and Wanda Joyce Foundation. Along with representation from the city police and fire departments.

Parents will be able to get information from these organizations while kids get to participate in games and activities. And all is free to the public. ●



Kids' Adventure Day 2022 brought out little ones to play games, experience the petting zoo and enjoy snacks.

Saving done easy!

Set up Cash \$tash* today and begin saving with little effort!

Put your spare change to good use. Cash \$tash is crafted to help you save for that rainy day, larger purchase, vacation or so much more.

1. Enroll in Expree Cash \$tash. Email hello@expree.org to receive form or stop by the branch.
2. Each consumer debit card purchase tied to your checking account will round up to the nearest dollar and the difference will be transferred to the designated savings account. (Primary Share, Secondary Share, Holiday Club or Vacation Club)
3. All rounded amounts will be totalled each day and one transfer will be made at or near the end of each day.
4. If on any day, you do not have sufficient funds in your checking account, the transfer will not occur that day.
5. There are no maximum amounts of purchases or change deposits per day/month.

Need assistance? Call us or stop by.
We are happy to help.
502-564-5597 | 100 Moore Dr.

Cash \$tash example**

Transactions made on 3/31/23
 with your debit card

Charges to debit card	Cash \$tash
Groceries \$56.75 round up to \$57.00	\$0.25
Restaurant bill \$14.01 round up to \$15.00	\$0.99
Phone bill \$109.35 round up to \$110.00	\$0.65
Shopping trip \$70.10 round up to \$71.00	\$0.90
Total rounded up for the day	\$2.79

and transferred to designated savings account.

If you did this every day, you would have saved \$19.53/week, approximately \$84.87/month or **\$1,018.35** for the year.

**This is just an example of how Cash \$tash would work. Total depends on number of transactions, amount of each transaction, status of account and possible other restrictions.

expree.org
 Spirited Banking

*Expree Credit Union reserves the right to cancel or modify the Expree Cash \$tash program at any time. All other terms, agreements and disclosures apply. See your account agreement for any additional terms and conditions regarding your account. Federally Insured by NCUA.

Expree invests in education

Expree Credit Union continues to place a priority on education and youth within our community. During the first quarter, Expree sponsored the ElkStore at Elkhorn Middle School and organized a special ribbon cutting. The store is used as part of a reward system for successful behaviors.

Expree also sponsors KSUs business professional Mondays. Student are encouraged to dress in professional attire and participate in business challenges like interview etiquette, elevator pitches and more. Chief Experience Officer, Thom Payne has also conducted financial workshops on campus for KSU programs and classes.

Several Expree staff members also volunteered for the chamber's Reality Check, an event designed to give seventh graders a taste of "adulting."



Expree engages in community spirit



Expree Credit Union provided breakfast for Franklin County Schools district office on March 20, 2023. Lunch was provided for Frankfort Plant Board employees that put in endless hours after the wind storm.



Expree Credit Union participated in wellness and benefits fairs for Department of Public Advocacy and Beam Suntory.



Expree Credit Union sponsored its first On The Menu, lunch and learn style event, with the chamber. The guest speaker was Freddie Johnson from Buffalo Trace.



On Feb. 3, 2023, Expree Credit Union employees participated in the American Heart Association Wear Red Day to raise awareness about heart disease.

Finances Starting to Look Messy?

We can help you tidy up.

From January to July, clean up your credit card debt with a low rate balance transfer and lock in a 2.99% APR for 6 months.*

Ask Us About Starting A Balance Transfer Today!



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Spirited Banking

Expert Employees | Excellent Service | Experience Expree!

*APR=Annual Percentage Rate. 2.99% Annual Percentage Rate for the first 6 billing cycles on balance transfer. After 6 billing cycle, card will revert to standard card rate. Additional limitations, terms and conditions may apply. Offered rate based on creditworthiness. Offer expires 6/30/23. Membership required. Federally Insured by NCUA.

Spirited staff crafting extraordinary service

17 years



Alan Taylor

Collections Associate
Serving since 6/5/2006

Three Favorite Things:

- God
- Family (including 9 grandchildren)
- Life in general

7 year



Lenin Vera

Systems Administrator
Serving since 6/27/2016

Three Favorite Things:

- Futbol
- Cooking
- Tech

14 years



Sid Dailey

Mortgage Officer
Serving since 4/1/2009

Three Favorite Things:

- My kids
- Bourbon
- Sports

5 year



Thom Payne

Chief Experience Officer
Serving since 5/14/2018

Three Favorite Things:

- Dad Jokes
- Culinary
- Round football

9 years



Linda Sanderson

Loan Officer
Serving since 4/1/2014

Three Favorite Things:

- Vintage View-Masters
- Antique Singer sewing machines
- Front porch sittin'

3 year



Lori Witt

Chief Financial Officer
Serving since 5/14/2020

Three Favorite Things:

- Family
- Numbers
- Friends

9 years



Randi Burge

ACH Administrator
Serving since 4/14/2014

Three Favorite Things:

- My Kids
- Husband
- Music

2 year



Todd Jennings

Loan Officer
Serving since 6/1/2021

Three Favorite Things:

- Family
- Dogs
- Lake Life

Financial Data as of February, 2023

Assets	\$94,396,587
Loans	\$70,336,517
Savings	\$84,619,910
Capital	\$9,776,677
Members	9,176
Loan/Share Ratio	84.54%

Holiday Closings

Memorial Day
Monday, May 29, 2023

Juneteenth
Monday, June 19, 2023

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Upcoming Events

Mark your calendars

April:	Youth Month
April 15:	Scholarship deadline
April 20, 2023:	Annual Meeting at Expre CU Board Rm.
April 22, 2023:	Kids' Adventure Day at YesArts 3-6p.m.