

Say goodbye to 2021, hello 2022

Expree continues to craft commitment to the community and members

Since 1938, your credit union has cared for its fellow members, rooted each other on and celebrated successes. We are comforted and encouraged to know even during difficult times, this year has been no different; it is who we are.

We are robust and ready to help you achieve your dreams and we appreciate your trust and support.

We are connected to our community and state.

As Frankfort's oldest credit union, we have made

Frankfort and Kentucky our sole priority. Throughout the year, Expree has remained committed to community betterment supporting causes close to our heart:

- A significant partner for Josephine Sculpture Park
- The premier sponsor for Bourbon Street on Broadway
- \$2,500 student scholarship awarded
- Concert sponsor at Grand Theater and River Jam
- Gold Sponsor at 2021 Governor's Lead Conference
- Over \$2,500 donated in random acts of kindness
- Staff volunteers in Bowling Green for tornado clean up

- Multiple donations to the local schools, associations, and charitable organizations

We are committed to having the right technology for today and tomorrow.

We continue to focus on updating and enhancing our digital banking suite allowing you a seamless experience across browsers, tablets or mobile devices. In March of 2021, we completed a massive con-

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version of our debit and credit card programs to allow us to offer better convenience and enhanced services for our members.

As a result of this change:

- Members now have full access to their credit cards in our internet banking and mobile app
- We added Samsung and Google Pay, completing the digital wallet suite with Apple Pay
- We added our companion app Card Controls allowing members to dictate how, where and when their cards can be used and to receive real-time transaction alerts

We also are streamlining our online loan applications. Once completed, you'll be able to pre-qualify for loans with no credit impact, accept offers of credit, sign documents electronically and even receive your loan funds all through a fast and easy digital experience.

As we move into 2022, we are excited to announce we have become a Shared Branching outlet. As an outlet, if you have other accounts at one of the nearly 1,900 participating credit unions across the country, you can now perform a range of transactions here at Expree including transfers, deposits and withdrawals.

When we changed names to Expree, it was important to us to remain true to our principles of community and service. Our amazing, expert staff is here to help our members be more proactive in planning for their financial lives, while providing them with the excellent service they deserve.

Relationships are at the very core of what we do at Expree, and we will remain focused on finding new ways to grow our relationship with you and improve your experience. From everyone at Expree, please enjoy a happy, safe and prosperous New Year!

Join us in welcoming Andrea to Expree

Expree Credit Union is pleased to announce the recent hiring of Andrea Giusti as Chief Marketing Officer. Andrea grew up in the Louisville area and currently resides a short drive down the road in Georgetown. She earned her bachelor's degree in Business Administration/Communications from Georgetown College.

Andrea has spent the last 8 years advising students with University of Kentucky's student media group, Kernel Press, Inc. Prior to being with the Kernel, Andrea spent 3 years with The Courier-Journal in Louisville followed by

more than 15 years with Georgetown News-Graphic, where she was actively involved in the community.

Andrea is looking forward to crafting those relationships in Frankfort and applying her experience and education to assist Expree in its continuing support of the community and our members. She will make a great addition to our staff with her good-natured demeanor, passion for helping people and 25+ years experience in the advertising and marketing field.



Andrea Giusti
Chief Marketing Officer

If you are in the office or see Andrea out in the community, say hi and welcome her to the Expree family. We know she is excited to meet you.

Expree Candidates for 2022 Board Election

Each year your Nominating Committee is charged with presenting the best possible slate of candidates for the Board of Directors for your consideration. This year we are presenting three names to fill three open positions on the Board. The three positions are for a three-year term.

If you would like to run for one of the open positions, you can become a candidate and run by petition with a minimum of 100 members' signatures. To be considered as a candidate by petition, your signed petition, a written notice of your qualifications and a biography must be received by the Expree Credit Union Nominating Committee no later than 5 p.m. on March 1, 2022 at: Nominating Committee, Expree Credit Union, 100 Moore Drive, Frankfort, KY 40601-8295

Singer Buchanan Jr. (incumbent)



Singer is a 29-year veteran of state government. During this period he held positions in the Public Protection and Regulation Cabinet. Finance and Administration Cabinet, two years as the Outreach Program's Manager for the Kentucky Housing Corporation and four years with the Department of Education. He is currently employed by the Personnel Cabinet as the State Equal Employment Opportunity Coordinator and he previously served as Deputy Secretary from 1997 to 2003. Singer received his undergraduate degree from the University of Toledo and his Masters of Public Administration degree from Kentucky State University. He is people oriented and wants to help make this community a positive model for all Kentucky cities and counties. Singer is serving as Secretary on the Expree Credit Union Board of Directors. He is head coach of the boys' tennis team at Frankfort High School and is a graduate of Leadership Frankfort. He has served on the KSU Graduate School Advisory Committee and is a former Commander of American Legion Post 176. He is married to Sharon Buchanan and they have four children and three grandchildren.

Jay Douds (incumbent)



Jay retired from state government with over 30-years of service after working in finance and budgeting capacities. Jay moved to Louisville after retiring and feels he brings a different view to the Board, as one of our members not living in the Frankfort area and who uses our services through the internet and the ECU App. He still comes to Frankfort and uses the services at the main office but, he has a much greater appreciation for what our members, not living in the Frankfort area, go through to access services. Jay has been a member of ECU since 1990 and prior to election to the Board served as a volunteer on various committees. He has served as ECU Chair, Vice Chair, Treasurer and Secretary. He has a B.A. degree in government and a Master's of Public Administration. He has worked as a board member to keep ECU strong and positioned to meet the financial challenges that always seem to be there. He has also worked to keep ECU financially strong, flexible and ready for future growth while remembering to not lose sight of our heritage where member service is very important. He feels the financial regulation requirements bring challenges and the next few years will be exciting as we move forward with new products and services to build a stronger ECU that is high tech while continuing to provide traditional credit union services combined with historic ECU member services.

Dr. Abdul M. Turay (incumbent)



Dr. Abdul M. Turay began his academic career at Mississippi State University in 1978 and progressed in rank to be awarded the designation of Professor of Economics and International Trade. His administrative appointments include: Chair of the Department of Economics at Radford University; Dean of Graduate Students and Research at Southern Illinois University at Edwardsville (SIUE); and Dean of Research and Graduate Studies at Western Carolina University (WCU). He served as Provost and Vice President at Tougaloo College, and recently as Visiting Research Professor with the Executive Ph.D. Program in the Jake Ayers Institute for Research at Jackson State University. Currently, Abdul is the professor of Economics at Kentucky State University. His community development activities include service on the Board of the Montgomery County (Virginia) Regional Economic Development Commission, and the State of Mississippi Civil Rights Education Commission. He has also served as President of the Southwestern Social Science Association. Abdul earned his academic degrees from Morehouse College, Atlanta University and the University of Oklahoma. He is a proponent of community financial institutions. Abdul is honored to be involved with the Expree CU Board and privileged to make a contribution to our community.

Expree and Bourbon Street on Broadway



Top: Thom Payne, Chief Experience Officer, hosts the Expree tent with several promotional goodies. Bottom left: The crowd gathers for different events and vendors, just in front of the Expree tent pictured in the background. Right: The circus themed event brought out many entertainers for all those in attendance.

Expree Credit Union had the opportunity to sponsor Bourbon Street on Broadway, a free community event on the Old Capitol lawn. The event kicked off Bourbon on the Banks, Friday night, Oct. 22, 2021.

Several of our staff members hosted Expree's tent. They handed out Expree promotional items for children and adults alike. The items included glow sticks, koozies and piggy banks. Our staff was impressed with the attendance of the event and look forward to the opportunity to participate again next year.

Pursuing financial wellness for 2022

Loan options with low rates and terms to fit your life

As we ring in 2022, the common tradition of New Year's resolutions lingers among most of us. Whether you participate or not, most of us do reflect on what the new year will bring. Those resolutions and reflections usually include financial wellness, pursuing an aspiration, improving health and investing in relationships. Whether you are looking at buying a new car, increasing recreational time with family and friends, financing your next (or even first) home, renovating your current home, consolidating debt or taking a well-overdue vacation, Expree Credit Union can help by hand-crafting solutions to accomplish these goals and chase your dreams.

Driving into the new year

Expree Credit Union can be the key to getting you into a new vehicle for 2022.

- Financing options on vehicles 2008 or newer
- Low rates and terms that fit your

lifestyle

- Our dealer partnerships in Frankfort and surrounding counties allow on-the-spot financing
- Financing options on RVs, campers, boats, and motorcycles

Pursuing homeownership

Homeownership compared to renting has been credited with social and psychological benefits and a positive sense of well-being.

- Mortgage rates as low as 2.625% APR* (15 year term)
- FHA, VA, and conventional loans with as little as 5% down
- Thinking about renovating? Our no cost Home Equity Lines of Credit allow you to access up to 100% of your home's equity.

Improving financial wellness and peace of mind

Whether you are planning for a vacation or covering unplanned expenses, we give your goals our full attention and we have personal loans made just for you.

- Personal loans

- Vacation loans
- Debt consolidation

Investing in community and relationships

Businesses are a vital part of our growing community and Expree is here to help you grow with the financial assistance you need for rental property, commercial real estate, vehicles and equipment. You can also start a line of credit to increase your cash flow, pay bills or support accounts receivables.

Expree strives to be a true community partner, from our member services to event sponsorships and credit analysis for all. Our expert employees accomplish these goals by providing excellent service needed to craft extraordinary solutions for you. Let Expree help design a solution for your financial wellness.

**Give Brandon a shout today,
859.564.5597, ext. 830**

* Annual Percentage Rate. All rates are based on credit history and qualifications. Rates are subject to change

Holiday Cheer from all of us at Expree

Some of the staff participated in a fun themed "Ugly Christmas Sweater" day and video before taking a break to spend time with family and friends for Christmas.

You can view the videos on our Facebook, Instagram or Twitter accounts. If you do not follow us, please check us out at Expree Credit Union on Facebook, Expreecu on Instagram or @ExpreeCU on Twitter. We hope you all enjoyed your Christmas and we wish you a very Happy New Year!



Spirited Staff crafting extraordinary service

10
years



Marty McClain

Receptionist
Serving since 3/15/2012

- Three Favorite Things:
- Children/grandchildren
 - Beach
 - Sunshine (on the beach)

5
years



Barbara Williams

Experience Officer
Serving since 3/27/2017

- Three Favorite Things:
- Reading
 - Thunderstorms
 - Tacos

Financial Data	as of Nov 30, 2021
Assets	\$90,995,746
Loans	\$ 54,669,008
Savings	\$81,114,525
Capital	\$8,335,171
Members	9,137
Loan/Share Ratio	67.40%

Stay Connected!

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

Holiday Closings

New Year's Day
Saturday, January 1, 2022

Martin Luther King Jr. Day
Monday, January 17, 2022

Statement Verification in Process

What: Schmidt & Associates, Inc. is conducting a statement verification as a routine procedure.

When: The audit verification was mailed with your statement ending **December 31, 2021**.

How does this affect you:

If you **do not** have any questions or concerns with your account, then you do not need to do anything.

If you **do** have a question or concern, mail the completed audit notice, inserted with your statement, to Schmidt & Associates, Inc. at:

Schmidt & Associates, Inc.
Certified Public Accountants
P.O. Box 2588
Columbus, OH 43216

Non-Visa Debit Transactions

Expree enables non-Visa debit transactions processing and does not require that all such transactions be authenticated by a PIN. A non-Visa debit transaction may occur on your Expree debit card through Jeanie, Plus, CU24 and Star Networks. Below are examples to distinguish between a Visa debit and a non-Visa debit transaction:

- To initiate a Visa debit transaction at the point of sale, the cardholder signs a receipt, provides a card number (e.g., in e-commerce or mail/telephone order environments) or swipes the card through a point-of-sale terminal.
- To initiate a non-Visa debit transaction, the cardholder enters the PIN at the point-of-sale terminal, for certain bill payment transactions, provides the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. A non-Visa debit transaction will not provide the zero-liability protection benefit. Provisions of the cardholder agreement relating only to Visa transactions are inapplicable to non-Visa transactions.

Spirited Banking

Federally Insured by NCUA