

Aging to Perfection

Frankfort's oldest credit union celebrates 85 years of service

As 2022 has wrapped up, Expree Credit Union prepares for its 85th anniversary. Since 1938, we have operated on the philosophy of people helping people by providing the best hand-crafted solutions for each of our members. Moving into the new year and our 85th year of service, we continue to focus on this philosophy of taking care of our members and the community in which you live and work.

It is important to us to stay true to the principles of community and service we were built on. In doing so, we will remain focused on building relationships and striving to make the lives of our members better. We will remain committed to bringing you the most up-to-date technology without losing the personal touch



John Graham, President/CEO, continues to focus on the philosophy of taking care of members and the community as Expree Credit Union moves into the next 85 years.

you want and deserve. Our amazing, expert staff is here to help our members be more proactive in planning for their financial lives, while providing them with excellent service.

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We would not be celebrating 85 years without your continued trust. Staying in touch with our members by surveying you on your experience, the service you are being provided and the products you

are offered will continue to guide us as we move into our next 85 years. We love hearing from you. We want to know what you love about us and what we need to work on.

We will continue to

share our members' stories and your Expree experience, as it is what makes us stand out and has guided us this far.

Our members are our family and we hope you will share Expree

with your family and friends and help us to continue growing in the years to come. Thank you all for allowing us to serve you and from everyone at Expree, please enjoy a happy, safe and prosperous New Year! ♦

Expree Credit Union for the WIN

Women's event used as an opportunity to continue giving back to community

Frankfort Area Chamber of Commerce holds a monthly Women In Networking (WIN) event, sponsored by local chamber members. In November, Expree sponsored the event.

The events are formed around a theme. For November, Expree designed the theme around Thanksgiving. Each month the sponsor has the opportunity to share 15 minutes about their organization.

In lieu of talking about general banking information, Expree wanted to capture the spirit of the credit union and the mission of people helping people and the spirit

of Thanksgiving: being thankful and giving back. The 15 minutes were divided between 3 non-profits supported throughout the year that might not otherwise have been able to sponsor their own WIN and share their stories.

Representatives from Imagination Library, Court Appointed Special Advocates (CASA) and Big Brothers/Big Sisters got to share their missions to more than 60 women leaders in Frankfort.

The traveling Dolly Parton with Imagination Library was a big hit for several photo opportunities and the backdrop for our speakers. ♦



Above: Experience Officer, Tonya Hamilton; Chief Marketing Officer, Andrea Giusti; Human Resource Generalist, Brittany Thurman; Loan Officer, Linda Sanderson and Teller Supervisor, Tonya Hensley represented Expree during the November chamber WIN event.

Bottom left: Meredith Downey talked about Big Brothers/Big Sisters.

Bottom Right: Tami Wilson shares information about CASA.



Expree Candidates for 2023 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 3, 2023 at: Nominating Committee, Expree Credit Union, 100 Moore Drive, Frankfort, KY 40601-8295

Mary Elizabeth Bailey (incumbent)



Mary Elizabeth currently serves as the Commissioner for Human Resources Administration for State Government. Throughout her career, she has served on numerous committees and is a member of the National Association for State Personnel Executives, International Personnel Management Association, and Society for Human Resource Management. In her role as Commissioner, she oversees the administration of the Commonwealth's employment application process; state payroll functions; official personnel records for state employees; the state Classification and Compensation system; and the statewide Performance Management Program. Ms. Bailey attended Kentucky Wesleyan College where she majored in Business Administration. She resides in Frankfort with her husband Todd Bailey and their three children.

James R. Mason (incumbent)



James has been a member of Expree since 1980. He has been a director since 1993. He has previously served as Vice Chair and Treasurer. He has received three credit union awards: the Fredrick W. Raiffeisen award, the Edward A. Filene award, and the Voluntary Achievement Award. Besides his service with Expree, he has also served on the Board of Ten-Ure. He has served on three homeowners and neighborhood boards. James retired from state government after 30 years, working for the Cabinet for Human Resources and the Personnel Cabinet. He has a degree in business administration. He is also a University of Kentucky Fellow. James has served as a church deacon, teacher, and on various committees (finance, budget, and personnel). His wife, Patty, retired from Baptist Health as the corporate chief strategy and marketing officer in 2018. Their daughter, Liz, has a Doctorate in Health Administration. She is a director in the health care sector for the real estate company, CBRE. Over the years, James has taken pride in helping Expree become a full-service financial institution for his members. He would appreciate the opportunity to continue to work for your interests.

Scott McKenzie (incumbent)



Scott McKenzie is a local realtor in KY and has been a member of Expree Credit Union since 2002. In support of Expree Credit Union, he served on the Supervisory Committee for over 16 years. He has continued professional education in audit and control procedures for IT systems. Scott has held a professional certification in IT Security since November 2002. He has a business administration degree from the University of Kentucky and graduated from the Gatton School of Accountancy. His professional career has traversed through accounting, banking, higher education and more than 20 years in state government. He has also served as a church deacon, security advisor and various committees (ie. finance, missions).

For nearly twenty years, he has witnessed stable growth behind solid leadership, system migrations and effective organizational management by Expree Credit Union. He supports best business practices to empower financial services for all members and continuing to develop employees with enhanced skills for future leadership. Understanding what is expected by our members, Scott is cognizant of higher levels of services needed for our Expree Credit Union membership. Over the years, he has taken pride in helping Expree continue to grow in this community and appreciates the opportunity to serve as a board member.

Halloween Happenings

During the month of October, Expree Credit Union participated in several community Halloween events. Staff members handed out more than 1400 glow sticks and candy to children in Frankfort and had the opportunity to interact with families.



Top left: Chief Lending Officer, Brandon Cheak hands a glow stick to a little dinosaur on the trail at Haunting on the Hill. Leandra Vera, a Western Hills Beta Club member and daughter of Systems Administrator, Lenin Vera volunteer during the event and along with several others.

Top right: Systems Administrator, Lenin Vera mimicks a scarecrow after getting the Expree tent decorated for CapCity Street Trick or Treat.

Bottom left: Experience Officer, Tonya Hamilton poses with the cutest Alfalfa and Darla during Frankfort Fire & EMS Safety Day and Trick or Treating.

Bottom right: KSP cadets assisted Expree with handing out the candy and glow sticks during the KSP Trick or Treating event.



Expree engages in community support

Expree Credit Union takes pride in being active in community events and the last quarter was no different. Including the Halloween events, staff members participated in more than 10 community events over the last 3 months of the year.



Expree sponsored Bourbon St. on Broadway for the second year and staff gave out 400 glow sticks, more than 100 light up yo-yo's and collected more than 115 emails through a giveaway.



Above: As a sponsor of Collins Lane Elementary Fall Festival, Chief Marketing Officer, Andrea Giusti and Teller Supervisor, Tonya Hensley ran the Frog Flinger game, awarding kids glow sticks, frisbies, stickers and more.
Below: Kids take a wack at flinging the frog.



Expree designed Friends-themed shirts for Breast Cancer awareness and did a haunted house competition to raise money in October. Cash Expert Lesa Willard, Experience Officer Tonya Hamilton, ACH Administrator Randi Burge, Chief Marketing Officer Andrea Giusti, Card Administrator Terrence Dezarn and Loan Officer Todd Jennings showcased the breast cancer shirts.



Haunted Houses from 6 employees were on display to receive donations for votes. Cash Expert, Katie Tallant's house (pictured above right) raised the most money.

From Halloween to Christmas, Expree staff wrapped up the year ending the last quarter just as busy as they started it. Some of the staff participated in Santa's visit, the Frankfort Christmas parade and a fun themed "Ugly Christmas Sweater" day. We hope you all enjoyed your Christmas and we wish you a very Happy New Year!



Above: Staff members participated in National Ugly Christmas Sweater Day. **Back row:** John Graham, President/CEO; Thom Payne, Chief Experience Officer; Linda Sanderson, Loan Officer; Andrea Giusti, Chief Marketing Officer; Lenin Vera, Systems Administration; Todd Jennings, Loan Officer **Front Row:** Gracie Drury, Experience Officer; Marty McClain, Loan Review; Tonya Hamilton, Experience Officer and Tonya Hensley, Teller Supervisor. **Left:** Lenin received the most likes on Facebook for the best ugly sweater.



On Saturday, Dec. 3, Expree hosted Santa's visit. More than 55 children attended the event. Each child received a gift from Santa, had the opportunity to make a wooden ornament and enjoy a variety of snacks and hot cocoa. Along with Expree staff, students from Second Street Jr. Beta Club volunteered and helped lead the craft station, check kids in and offer snacks.



Expree participated in its first Frankfort Christmas Parade and the float won 2nd place (\$500). Expree donated the winnings to The Salvation Army to help fund some of the last angels on the Angel Tree. (pictured bottom right)



Hey High School Seniors!

It's time to start thinking about scholarships

Scholarship application to be released Jan. 15.

Expree Credit Union believes everyone should have access to education. We are happy to provide a Scholarship Program for high school seniors in our community, designed to promote education and achievement.

In 2023, Expree will award one student up to \$2,500 to help finance the pursuit of higher education. The scholarship will be broken up over the course of the student's education. For four year programs, the scholar-

ship will be given in \$500 increments each school year with a \$500 graduating bonus. For two year programs the scholarship will be \$500 each school year with a \$500 graduating bonus.

Anyone interested in applying for the Expree Credit Union scholarship must submit the application and required documents no later than April 14, 2023.

The scholarship is open to any high school senior in Franklin County with a GPA of 2.7 or above. The scholarship



Kendall Harper was the 2022 Expree Scholarship recipient.

is not available to family of staff or volunteers at Expree.

An impartial committee comprised of Expree volunteers and employees

will select the recipient. For more information on the scholarship and required documents, please visit our website expree.org after Jan. 15. ♦

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*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.

Holiday Closings

New Year's Day (observance)
Monday, January 2, 2023

Martin Luther King Jr. Day
Monday, January 16, 2023

Spirited Staff crafting extraordinary service

20 years



Myron Moore
Chief Compliance Officer
Serving since 1/2/2003

Three Favorite Things:
• The beach
• UK football/basketball
• A good laugh

1 year



Maria Bryan
Cash Expert
Serving since 2/15/2022

Three Favorite Things:
• Family
• History
• Swimming

20 years



Charlain Cox
Collections Supervisor
Serving since 2/24/2003

Three Favorite Things:
• My son
• Seafood
• Pedicures

1 year



Gracie Drury
Experience Officer
Serving since 3/14/2022

Three Favorite Things:
• Pasta
• Family
• Adventure

11 years



Marty McClain
Loan Review
Serving since 3/15/2012

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

1 year



Savannah White
Cash Expert
Serving since 3/15/2022

Three Favorite Things:
• Animals
• Music
• Family

4 years



Kimberly Hammons
Accountant
Serving since 2/25/2019

Three Favorite Things:
• Animals
• Laughter
• Positive energy

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

Financial Data as of November 30, 2022

Assets	\$90,800,276
Loans	\$67,051,079
Savings	\$81,289,332
Capital	\$9,510,944
Members	9,213
Loan/Share Ratio	83.83%