

# You asked. We listened.



Cash Back Visa is here.

Over the last several years, the annual membership surveys have shown a strong desire for a cash back card.

Well, 2023 was your year.

We unveiled the Visa Cash Back credit card and now you can earn a percentage of your purchases back in cash.

The card is designed that every time you make a purchase you will earn at least 1% back in cash. With our members spending more on gas and groceries, the card is designed to reward you more on those every day purchases with 2% cash back.

And, as if cash back is not enough, there are other perks with the card. You get to experience all of the benefits of the Visa

Cash Back credit card without an annual fee. You earn cash on all purchases everywhere with no confusing categories and no caps on the amount you can earn. There is same-day card issuance available once you are approved or if you need a replacement. You will have the ability to freeze your card with the mobile app.

Redeeming the cash back is simple. It does not require an action from you because the full amount is automatically deposited into your primary Expree savings account each month.

You can find out the details and more information on the Visa Cash Back credit card by visiting us online. ●

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### Stay Connected!

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# Art in Public Places brings new sculptures to Expree

The dynamic grounds of Expree Credit Union have been updated with four sculptures in their rotating public art space.



**Phoenix**  
by Adam Garey

Adam Garey explains, "Four I-beams are the central elements. These were discarded parts, no longer straight or structural and pitted from years in the elements. I combined the old with newly fabricated forms to demonstrate growth and rebirth. On the side of each beam, Phoenix USA is stamped from its manufacturer. Just as a phoenix obtains new life by arising from the ashes, so have these pieces of industrial history."



**Drosera Maximosa**  
by John W. Parker

John W. Parker says, "This sculpture's forms are taken from insect life: segmented, hard shelled bodies, robotic and armor coated, yet able to instantly take flight. The large scale of these otherwise small creatures comes from reality and fantasy of the prehistoric world. . . I enjoy the challenge of making something animated and weightless with steel. Strong and durable, my sculptures withstand the test of time."



**Full Circle**  
by Andrew Arvanetes

Andrew Arvanetes works with painted aluminum and states this about his artwork's connection to place: "The title of this sculpture, Full Circle, refers to my recent return to my hometown of Appleton, Wisconsin, after living elsewhere for many years. The sculpture was the first piece I fabricated in that location."

**Dissident**  
by Ben Pierce

Ben Pierce intends that "the center oculus becomes a portal through which to view the world." He also shares, "I have lived with depression for many years. A lot of mental illness is suffered in silence. I am choosing to use my art as a way to help others speak up. Maybe someone will hear about this or read this and feel HOPE. You are not alone!"

We hope this sparks your curiosity to explore the sculptures on the grounds at Expree and beyond. Learn more about them on this blog post.

<http://www.josephinesculpturepark.org/aipp-expree-2023>

Expree Credit Union is a major supporter of Josephine Sculpture Park and the Art in Public Places Program. To learn more about any artwork in this program, visit [josephinesculpturepark.org](http://josephinesculpturepark.org).

# Expree Candidates for 2024 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, 2024 at: Nominating Committee, Expree Credit Union, 100 Moore Drive, Frankfort, KY 40601-8295

## Ashley "Tip" Mixson (incumbent)



Tip graduated from the University of Kentucky in 1980 with a degree in Accounting with a strong emphasis in Finance. His work experience includes owning a business, 40 years rental property ownership, and retiring from a State Government career that started in 1984. His state experience includes Corporate Income Tax Auditor in the Revenue Cabinet, accountant in the Commerce Cabinet for the KY Development Finance Authority, auditor in the Transportation Cabinet, progressing up to a Branch Manager, and an auditor with the Administrative Office of the Courts. He has also worked with FSG, a company specializing in financial services to Credit Unions as an Internal Auditor. Additionally, he has been involved in many civic-minded organizations. He has served as a local and state Jaycee officer; Treasurer, Past President and National Board member of the Franklin County University of Kentucky Alumni Club; and Past President of the Franklin County Young Democrats. He is also a 40-year member of the B.P.O. Elks Lodge and the Travelers Protective Association. As a life-long resident of Frankfort, Tip has witnessed the impact of the ups and downs State Government has had on the Frankfort economy. He is currently serving on Expree Credit Union Board and is seeking re-election to continue as a Board member to promote growth of Expree, thus benefiting its members in a positive manner through the strong influence government has on the community.

## Paul Royce (incumbent)



Paul is a graduate of the University of Kentucky where he earned his bachelor's degree in accounting. He has been a member of Expree Credit Union for over 30 years and has served on the Board of Directors for 23 years. He began his career with the Commonwealth of Kentucky in 1990 and retired in August of 2018. During his time as a state merit employee, he served in various finance rolls within the Cabinet for Health and Family Services including cabinet level budget analyst; Chief Finance Officer for the Depart for Public Health; Chief Finance Officer for Epidemiology and was appointed as Kentucky's State Registrar representing the Commonwealth in various roles at the national level.

Paul has returned to service for the Commonwealth and is currently the Chief Finance Officer for Kentucky's Public Health Preparedness Program. He also is serving his fifth year as Expree Credit Union's Chair of the Board of Directors. He is a native of Cumberland, KY, and currently resides in Georgetown, KY.

## Kathryn Whitlock (incumbent)



Kathryn Whitlock has served on the board since December 2011. Prior to serving on the board, she served for 10 years on the Supervisory Committee. She is retired from the Division of Unemployment Insurance, Education and Workforce Development Cabinet, Commonwealth of Kentucky. She has been a member of the credit union since 1991.



## Expree engages in community spirit

Expree Credit Union takes pride in being active in community events and the last quarter was no different. Expree participated in more than 16 community events and programs over the last 3 months of the year. In addition to the events pictured, other events included 4 Halloween/Fall events, Paddle for a Purpose, Capital Pride Festival, the first International Festival, health/benefit fairs, Friendsgiving, and Love Lights a Tree.



Expree sponsored Bourbon St. on Broadway for the third year and debuted the selfie photo booth. Since this event, Expree has had the photo booth out at approximately 10 other events that were either sponsored by Expree or was asked to participate in after this debut.

## On The Menu: A Lunch and Learn style series



As part of Frankfort Area Chamber of Commerce President's Club Partners, Expree Credit Union sponsors the On The Menu series. There were 4 programs presented this year. Expree representatives are pictured above with the speakers.

We kicked off the programs in February with Freddie Johnson from Buffalo Trace (top left). In May, the program **A Race to Success** was hosted with keynote speakers Buff Bradley, owner, trainer and breeder and Gerry Duffy, Manager for Godolphin (top right). September's program hosted a panel of **Women of Bourbon**: Peggy Stevens, First Female Master Bourbon Taster; Joyce Nethery, Co-Owner of Jephtha Creed; and Jane Bowie, Whiskey Blend & Future Distillery Owner (bottom left). The series wrapped up in December with **Heroes of Hope** and representatives from Wanda Joyce Robinson Foundation, Salvation Army and Cops & Kids (bottom right).

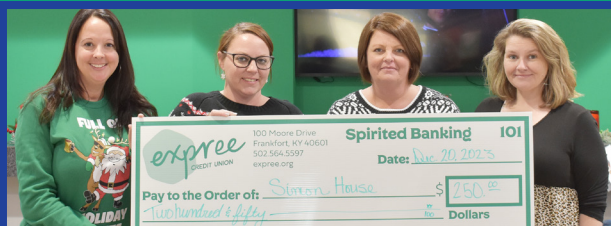


Expree Credit Union hosted its annual Santa visit on Dec. 2. In addition to a cocoa station, snacks and craft table, kids were surprised with a visit from the Grinch. Kids were able to get their pictures with Santa and receive a gift. The new photo booth was set up to get photos with the Grinch. In the spirit of the season, many of the children gave their ornaments to Santa and the Grinch as a gift. Expree welcomed more than 60 kids, along with their families. Staff members assisted guests at the craft, food and photo stations.





Expree wrapped up the year with some staff members participating in Salvation Army bell ringing, 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: After weather postponed the original date for the Frankfort Christmas parade, participants took the streets on Saturday, Dec. 16. Expree participated in its second parade, A Diamond Jubilee. They sure did shine, bringing home 3rd place (\$250). Expree donated the winnings to Simon House.

Above: On Tuesday, Dec. 12, Expree staff members filled the day as The Salvation Army bellringers at both entrances for Kroger on the eastside. The volunteers helped raise more than \$660. 15 of our 26 employees participated in the day.  
Below: Staff members participate in Ugly Sweater Day.





# Hey High School Seniors!

## It's time to start thinking about scholarships

Scholarship application to be released Jan. 19.

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

In 2024, 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 scholarship 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 12, 2024.

The scholarship is open to *all* high school seniors in Franklin County or any high school senior that is a member or related to a member (immediate family defined as parent, grandparent or sibling) with a GPA of 2.7 or above.



TaMyah Jordan was the 2023 Expree Scholarship recipient.

The scholarship is not available to families 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](http://expree.org) after Jan. 19.

## Did you know...?

# You can access your money at thousands of ATM locations

Access ATMs with no surcharge

**A**s a member of Expree Credit Union, you can get your money when and where you need it with access to thousands of ATMs— all with no surcharge.

Expree is part of the Alliance One and CU-liance networks, nationwide cooperative groups of credit unions that have joined forc-

es to let cardholders access each others' ATMs all over America without having to pay ATM surcharges.

You can gain access to your money at more than 8,000 ATMs across the U.S., including the District of Columbia and Puerto Rico, through our partnership in these networks. Using any one of the convenient ATMs you can access your accounts without

being charged a foreign ATM surcharge.

All you need to do to locate an ATM close to you is visit [expree.org/checking/](http://expree.org/checking/)

You will find ATM Locations at your fingertips.

After all, shouldn't your money be yours to access whenever you need it without a charge? ♦

**Deposits aged to perfection.**

**5.40% APY\***  
9-Month Certificate Special

\*APY= Annual Percentage Yield. Other rates and terms available. Rates subject to change.  
For details, visit [expree.org](http://expree.org)  
Spirited Banking

Federally Insured by NCUA

# Spirited Staff crafting extraordinary service

21 years



## Myron Moore

Chief Compliance Officer  
Serving since 1/2/2003

Three Favorite Things:

- The beach
- UK football/basketball
- A good laugh

21 years



## Charlain Cox

Collections Supervisor  
Serving since 2/24/2003

Three Favorite Things:

- My son
- Seafood
- Pedicures

12 years



## Marty McClain

Loan Review  
Serving since 3/15/2012

Three Favorite Things:

- Children/grandchildren
- Beach
- Sunshine (on the beach)

5 years



## Kimberly Hammons

Accountant  
Serving since 2/25/2019

Three Favorite Things:

- Animals
- Laughter
- Positive energy

2 years



## Maria Bryan

Cash Expert  
Serving since 2/15/2022

Three Favorite Things:

- Family
- History
- Swimming

## 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, 2023**.

### 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.

## Holiday Closings

**New Year's Day**  
Monday, January 1, 2024

**Martin Luther King Jr. Day**  
Monday, January 15, 2024

## Financial Data as of November 30, 2023

<b>Assets</b>	\$98,663,967
<b>Loans</b>	\$79,312,468
<b>Savings</b>	\$84,728,644
<b>Capital</b>	\$10,517,482
<b>Members</b>	9,297
<b>Loan/Share Ratio</b>	93.61%