

# The Expree Experience

Expree is more than a financial institution. Expree nurtures relationships.

**H**ave you ever truly experienced Expree?

Have you experienced the amount of attention we put into every relationship?

Expree Credit Union wants our members to know we are here to help on an individual and personal level. It is our goal to look at each financial situation and meet you no matter where you are on the journey. We are great listeners and encourage open, relaxed communication that drives solutions to each of your specific needs.

Expree had a member inquire about a home equity line of credit (HELOC) to repair some of her foundation. When she determined the work needed to be done faster than the HELOC process, she took a personal loan out with the repair company. When she got the paperwork, she noticed she was going to be



Cameron had been saving his money in a kid's size-6 Nike box for awhile and finally came into the branch to open his first account. Shelby walked him through his deposit.

paying \$17,000 in interest over 15 years. After reaching back out to Expree, a loan officer looked further into the member's account and situation and determined Expree could provide another option that set her up on 5-year payments and save close to \$15,000 in interest.

A teller once noticed a member in the drive thru with one of the high-interest rate loan  
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# The Spirit



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Come hang out and chat

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Expree is everywhere

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Expree Reminders & Financial Update

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twitter: @expreecu  
instagram: @expreecu

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Federally Insured by NCUA

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checks and convinced her to come inside to apply for a loan with Expree. The member was terrified she would not qualify for a loan with Expree and felt she needed to apologize for “wasting time” before the loan officer even started. e

check she was about to cash had a loan interest rate of 36%. is member was on disability but lived well within her means, paid her bills and had a credit score of 636. Expree was not only able to get her a loan for the money she needed but was able to lower her rate to 16.5% with a

payment below \$100 a month.

ese are just two examples of Expree’s staff being committed to the relationship and well-being of the members. Expree works to build trust by reassuring members they are our priority, making sure they feel welcome,

providing a listening-ear, and committing to create a solution.

If you haven’t experienced this kind of relationship with us or any other financial institution you work with, we ask you to come in, sit down and let’s talk. Experience Expree! ●

## Curious minds want to know

Have you ever had questions about budgeting, buying a home or how to save money?

**T**alking about finances can be intimidating and overwhelming. At Expree, we want to make the conversation easy and comfortable. We are asking you to come chat with us in a relaxed, friendly setting. We have a few dates for you to come hangout and just talk. Let’s get to know each other. It is important to Expree to help make difficult situations easy. Recently, Loan Officer Todd Jennings completed requirements for a Certified Credit Union Financial Counselor. Jennings will be utilizing the knowledge obtained to educate members about the complexities of their financial lives and move toward better serving our members. You will have the oppor-

tunity to meet with Jennings or one of our other experts on:

- **A Pizza Date:** Oct. 8, 6-7 p.m. at Locals Food Hub and Pizza Pub, 865 Wilkinson Blvd. Let us treat you to pizza as we answer your questions. You will take home a grocery box from Locals.
- **A Coffee Date:** Oct. 9, 7-9 a.m. at Engine House Coffee, 307 W. Main Street, Frankfort. Let us treat you to a cup of coffee as you ask your financial questions and we get to know each other.
- **A Coffee Date:** Oct. 23 at Kentucky Coffeetree Café, 235 W. Broadway St., Frankfort, KY. Let us treat you to a cup of coffee as we get to know more about each other. ●

### Invest in yourself.



Ever had a question about where to start with

- **budgeting**
- **saving**
- **understanding credit**
- **buying a home**

Attend our **Financial Literacy Workshop** and explore the basics about managing your money including these topics and more.

In Partnership with Locals, attend the workshop and beat the line.

**Receive your grocery box a day early.**

Seating is limited to the first 20. Entry is free. Pizza provided.

Session provided by Expree Credit Union

**6 p.m.-7 p.m., Tuesday, Oct. 8**

863 Wilkinson Blvd., Locals Food Hub and Pizza Pub  
Find out more with by scanning the QR Code or email [andrea@expree.org](mailto:andrea@expree.org) to register.

Limited seating.



## CO-OP SHARED BRANCH

# Branch locations everywhere you are

Co-op Shared Branch drives efficiency and secures primary financial relationships with access to the nation's largest branch network

**C**redit union members want the convenience and peace of mind of knowing they can visit a branch near or far. Expree Credit Union gives them access to over 5,444 branch and self-service locations nationwide through Co-op Shared Branch.

### Co-op Shared Branch: Competitively convenient nationwide

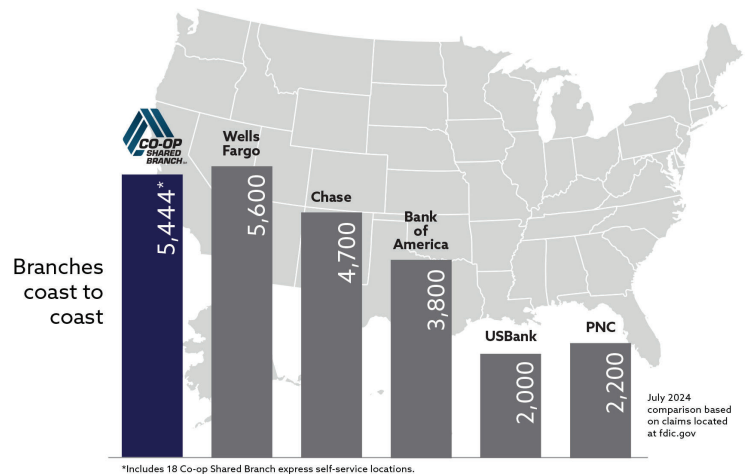
the nation's largest branch network belongs to credit unions

- Secure in-person transactions powered by fraud alerts network, data analytics and member verification options like ID proofing solution;

### What is shared branching?

Co-op Shared Branch

- Secure, in-person transactions at any participating branch.
- Wide variety of transactions: loan payments, cashier's checks, deposits, withdrawals, transfers,



account inquiries, and much more.

- Service continuity through participating branches during temporary branch closures, outages or natural disasters
- Locator services via

mobile apps, online and telephone

- Over 5,444 Co-op Shared Branch and Co-op Shared Branch express locations in all 50 states.

SOURCE: PSCU/Co-op Solutions.

# Reminder

## Holiday Club funds will be released on October 10, 2024

### We are everywhere!

#### Shared Branching Locator

More than 30,000 ATMs with no fees  
More than 5,444 Shared Branches

To find an ATM or Shared Branch location near you, text the zip code to **91989**

## Experience Expree!

Enthusiastic | Empowering | Energetic | Easy

**3**

# Are you getting cash back with your credit card?

The holidays are just around the corner. You should be earning cash back while shopping for Holiday meals, filling up on gas for travel and Christmas gifts.

**2%** Cash back on gas and groceries      **1%** Cash back on everything else.

Apply at **expree.org**

\*Annual Percentage Rate= Prime + 10.5%. Earn 2% cash back on everyday purchases of groceries and gas. Earn 1% on all other purchases. Non-purchase transactions, such as cash advances and balance transfer, are not eligible. Cash back deposited into primary savings account at Expree Credit Union on a monthly basis. 1% foreign transaction fee. Balance transfers and cash advances will accrue interest from the date the transaction is processed. Subject to credit approval. Rates and terms subject to change. Other restrictions may apply. Membership required. Federally Insured by NCUA

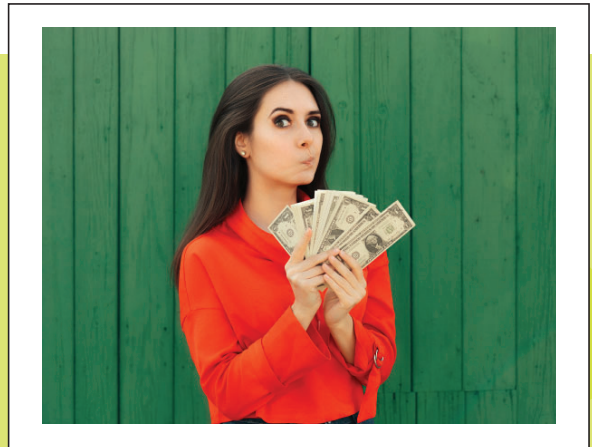
expree  
CREDIT UNION

## Lighten your holiday stress with a Holiday Loan

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

Apply for a holiday loan today at **expree.org**

\*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**

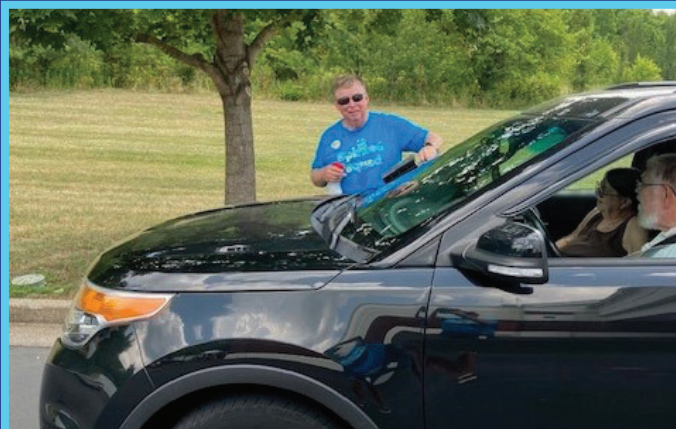
\*Eligibility requirements must be met. Some restrictions apply. Fees will be assessed. Visit [expree.org](http://expree.org) for details or call 502.564.5597. Federally Insured by NCUA.





## Expree expresses appreciation

Expree Credit Union celebrated our members on July 12, 2024 with an annual Member Appreciation Day. Members came by the branch for lunch prepared by Frankfort High School football team, ice cream from Hoggy's Ice Cream and window cleaning by John Graham, CEO/President. Expree partnered with the football team and made a donation to the program to help with uniforms and other needs.





Expree stays active in the community, attending community events, supporting non-profit organizations and offering financial literacy. Below a few events are highlighted. In addition, a financial education session was offered at Paul Sawyer Public Library to K-5th grade homeschool students; the photobooth made an appearance during Kids Day at the Farmer's Market and donuts were delivered to Franklin County Schools.



Chief Experience Officer Tom Payne was presented the Leadership Frankfort certificate by Tish Shade, President/CEO of Frankfort Area Chamber of Commerce upon completion of the chamber leadership program. The program is designed to develop and engage leadership skills of potential and current leaders. Participants attend 9 sessions over the course of 9 months to cover such topics as agri-tourism, economic development, education, government, healthcare and more.



Loan Officer Todd Jennings and Member Service Representative Maria Bryan talked to employees of Franklin County Schools during the Summer Learning Institute about opening accounts and the selection of products we have available.



The kids' area at the branch got a facelift. The walls and table were painted with chalkboard paint, giving kids a place to draw. A new Connect Four game was purchased, along with coloring books.

It is a great place to entertain the kids and stimulate the creativity while adults handle all their financial needs.



Loan Officer Todd Jennings and Member Service Representative Katie Tallant participated in National Night Out hosted by Frankfort Police Department.

### Golfing for a cause



Board Members Singer Buchanan, Tip Mixson, Paul Royce and Scott McKenzie participated in the annual Frankfort Area Chamber of Commerce golf scramble.



Bruce Bailey, Chief Experience Officer Tom Payne, CEO/President John Graham and Board Member Claude Anderson made it through a very rainy morning at the Frankfort Area Chamber of Commerce golf scramble.



Tip Mixson, John McKenzie, Scott McKenzie and Singer Buchanan participated in the Phi Beta Psi golf scramble.

# Spirited Staff crafting extraordinary service

25  
years



## Angie Brewer-Estes

Loan Officer  
Serving since 10/4/1999

Free Favorite Hobbies:

- Animals
- Yoga
- #lakelife

14  
years



## Brandon Cheak

Chief Lending Officer  
Serving since 10/25/2010

Free Favorite Hobbies:

- Laughter
- Ingenuity
- Numbers

11  
years



## Tonya Hensley

Teller Supervisor  
Serving since 10/7/2013

Free Favorite Hobbies:

- Anything water related
- Motorcycle riding
- Dogs

3  
years



## Andrea Giusti

Chief Marketing Officer  
Serving since 12/7/2021

Free Favorite Hobbies:

- Being a Mom
- Baseball/Soccer
- Taco Night

1  
year



## Lakin Singleton

Teller  
Serving since 10/30/2023

Free Favorite Hobbies:

- Family
- My Dog (Layla)
- Sleep

### Holiday Closings

**Columbus Day**  
Monday, Oct. 14, 2024

**Veterans Day**  
Monday, Nov. 11, 2024

**Thanksgiving**  
Thursday, Nov. 28, 2024

**Christmas**  
Wednesday, Dec. 25, 2024

**New Year's Day**  
Wednesday, Jan. 1, 2025

## Upcoming Events

### Oct 4:

**Bourbon St. on Broadway** Downtown Frankfort  
6-9:30 p.m.

### Oct 12:

**Capital Pride KY 2024 Festival** Downtown Frankfort  
11 a.m. - 5 p.m.

### Halloween Trick or Treating Opportunities:

**Oct. 19: Haunting on the Hill** at Fort Hill  
3-9 p.m.

**Oct. 24: Frankfort Fire Dept. Safety Day**  
at Frankfort Regional Medical Center  
5-7 p.m.

### December 7:

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

### December 14:

**Frankfort Christmas Parade** Downtown Frankfort  
6 p.m.

### December 17:

**Love Lights A Tree** at Expree Credit Union  
6:00 p.m.

## Financial Data

as of August 31, 2024

<b>Assets</b>	\$103,115,963
<b>Loans</b>	\$ 78,512,086
<b>Savings</b>	\$ 90,502,080
<b>Capital</b>	\$ 11,430,148
<b>Members</b>	9,158
<b>Loan/Share Ratio</b>	86.75%