

Commitment to social responsibility recognized

Expree honored with Dora Maxwell Social Responsibility Community Service Award

Expree Credit Union has been selected as the 2025 recipient of the prestigious Dora Maxwell Social Responsibility Community Service Award from Kentucky's Credit Unions \$50-\$250 million asset category. This accolade recognizes credit unions for their outstanding social responsibility efforts and charitable projects that support and uplift their communities.

Expree was recognized for its dedication to building better communities and promoting the well-being of its members through its 2024 partnership with Locals Food Hub & Piz-za Pub. This collaboration aimed to provide food access to underserved members of the community by distributing local, nutrient-rich food. The initiative not only supports the region's hard-working food producers but

also contributes to a stronger food economy, healthier eating habits, and a healthier community overall.

With the support of Expree, Locals launched the Expree Triple Dollars program, where 100% of the grocery items available are sourced from Kentucky producers. This program extended the purchasing power

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Expree Credit Union Board Chair Paul Royce accepts the Dora Maxwell Award at Kentucky's Credit Union Vision Awards Banquet in Louisville, KY.

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Expree Reminders & Financial Update

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for SNAP cardholders already utilizing the Kentucky Double Dollars program. When a SNAP card was used to purchase at least \$20 worth of local groceries, they receive \$20 in free groceries through the Kentucky Double Dollars program, and an additional \$20 in free groceries through the Expree Triple Dollars program. This provided \$60 worth of local, nutrient dense food for only \$20. This initiative empowered over 230 families with access to quality food, enhancing their quality of life.

This initiative addresses basic needs, promotes equity and inclusiveness, fosters community engagement, supports local economies, enhances social cohesion, and encourages education. The partnership with Expree also included free grocery box distributions, providing increased reach. Each month, Expree sent employees to assist with the distribution of the grocery boxes, packing and distributing 20-30 boxes of groceries to the community. This hands-on involvement

empowers staff to take ownership of the community's well-being and fosters a sense of solidarity and responsibility. Terrence Dezarn led the efforts for Expree, assisting with getting volunteers and scheduling times with Locals. "I wanted to be a part of this to show that community service is more than lending a hand – it's about standing together, connecting, and supporting one another. It was a privilege to help, and I am grateful to have had the opportunity to do so," Dezarn expressed.

The project also supports the local economy by contributing to the more than \$1 million generated by Locals to local producers. This supports sustainable agricultural practices and builds a resilient local food system benefiting the entire community. The collaboration between Expree Credit Union and Locals Food Hub & Pizza Pub creates opportunities for diverse member interaction, collaboration, and mutual support, further strengthening community bonds.

In addition to addressing food insecurity, the



Expree Credit Union employees, Terrence Dezarn, Accounting Clerk and Katie Tallant, Experience Officer assisted with packing and distributing grocery boxes at Locals Food Hub & Pizza Pub as part of the collaboration aimed to provide food access to underserved members of the community.

project included an educational component. Participants received financial education materials from Expree's partner, GreenPath, along with opportunities to attend financial workshops. This comprehensive approach ensures community members not only have access to food but also gain valuable financial knowledge.

Expree is committed and passionate about making a positive impact in the community. Expree focuses on building better communities and pro-

moting the well-being of our members-- "people helping people." Expree's efforts extend beyond financial stability to the well-being of their lives as a whole and building a better future. Partnering with Locals to provide underserved families the opportunity to access fresh, healthy, local food and promote healthier eating habits is perfectly in line with the philosophy of the credit union. Helping combat health issues and establishing a healthier community overall benefit everyone. ●

Reminder:

2 Holiday Club funds will be released on **October 10, 2025**

Empower savvy savers and responsible spenders

Expree Credit Union youth accounts provide tools and experience to manage finances

In a whirlwind world, teaching youngsters how to juggle coins is more crucial than ever! Expree Credit Union swoops in with Youth Accounts that are like a financial playground, giving young savers the tools to become money maestros.

Youth Certificates

Kickstart your kiddos' financial adventures with a youth certificate. Watch those savings soar to new heights! With just a \$50 start and great interest rates, these certificates are like a piggy bank on steroids. Plus, you can add more cash to it. Instill smart money habits early on and let your young savers enjoy the thrill of seeing their treasures grow.

When they're ready to dive into the world of earning and spending, introduce them to a youth checking account packed with exciting and practical features. It's like giving a front-row ticket to a financial funfair!

Customized Debit/ATM Card: A Personal Touch

Expree knows the young

ones love to show off their style. That's why their Youth Accounts come with a personalized debit/ATM card. Whether it's a splash of color, a furry friend, or a funky pattern, young savers can design their own cards, making their financial journey uniquely theirs.

Auto Pilot Allowance: Set It and Forget It

For parents, handling allowances can be like herding cats. Enter Expree's "Automatic Allowance" feature, where you can set up a recurring allowance that magically appears in the youth account. Wave goodbye to cash chaos or weekly transfers. Just set it and forget it, knowing your young saver is cashing in without the fuss.

Smart Monitoring and Controls

Understanding spending is a biggie. Expree's Youth Accounts offer nifty monitoring tools that let both kids and parents track spending. With options to set limits, parents can ensure spending doesn't go wild. It's a crash course in responsi-



Piper, 11 years old, has been a member since 2021 when her grandmother encouraged her to start saving her money. As a student and assistant with dance, Piper was excited to see the personalized ballet debit card.

ble spending, budgeting, and saving!

Real-Time Notifications

Every swipe and tap of the card sends an instant notification, keeping everyone in the loop. It's like having a pocket-sized financial advisor whispering updates, building trust and careful spending. Plus, parents get peace of mind, tracking spending in real-time.

Fund Transfers: No ATM Trips Needed

Forget the ATM hustle! With Expree, transferring funds from your Expree account to their account is just a click away. Par-

ents can easily top off accounts from the couch. This convenience ensures young savers have access to their funds anytime, promoting independence and readiness.

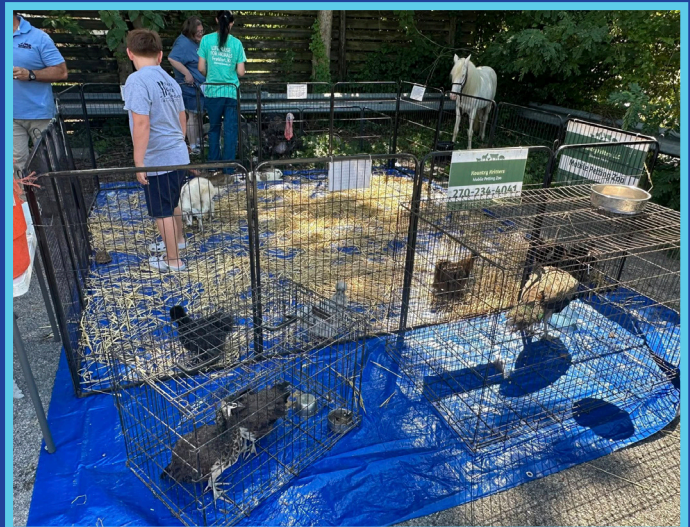
Expree Credit Union Youth Accounts are like a financial boot camp for tomorrow's savers. With features that celebrate personal style, ease of use, and financial savvy, these accounts are more than money holders—they're a full-on learning adventure. Expree is setting the stage for a future of financially savvy whiz-kids! ●

Expree delivers High Five Experience at Member Appreciation Day

Expree is thrilled to bring fun and celebration to the heart of the community by hosting two major events in the third quarter of the year: Member Appreciation Day and Kids' Adventure Day. These occasions are designed to honor and celebrate the vibrant members and adventurous kids in the community. Member Appreciation Day serves as a heartfelt tribute to the loyal members who are the backbone of Expree, while Kids' Adventure Day is a thrilling opportunity for young ones to explore and enjoy a day full of excitement and discovery. Both events are a testament to Expree's commitment to community spirit, with all employees enthusiastically dedicating their time and energy to ensure every detail is perfect, making these days memorable for everyone involved.



Expree delivers High Five Experience at Kids' Adventure Day



Aim High. Aim for 5.

Watch your savings grow.

Reach a \$500 savings goal*

Easy. Breezy. Expreezy. **High five** Experience expree.org

*Call about details. Federally Insured by NCUA.

Serving since 1938 **expree** CREDIT UNION



Keep a little extra cash in your pocket

Skip a payment* and use the extra cash to wrap up something special for the holidays.

*Eligibility requirements must be met. Some restrictions apply. Fees will be assessed. Visit expree.org for details or call 502.564.5597. Federally Insured by NCUA.

Serving since 1938 **expree** CREDIT UNION

Lighten your holiday stress. Let Expree help with:

- Purchasing gifts
- Covering travel costs
- Adding new decorations
- Getting party supplies
- and more!

Apply for a Holiday Loan

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

expree.org Experience Expree!

*Loans and rates based on credit history. Other restrictions may apply. Membership required. Federally Insured by NCUA.



Finance your passions

and receive **\$500***

Serving since 1938 **expree** CREDIT UNION

Apply for an auto loan today **expree.org** Experience Expree!



*Offer on auto purchase transactions only. Loan approval subject to credit worthiness. Offer expires October 31, 2025. Restrictions may apply. Membership required. Federally insured by NCUA

Expree stays active in the community, attending community events and supporting non-profit organizations. 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 Relay for Life.



Teller Supervisor Tonya Hensley 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.



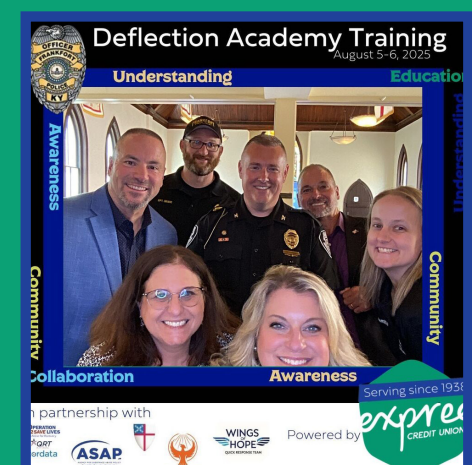
Expree Credit Union "weighed in" on donations to ACCESS Soup Kitchen and Men's Shelter. Approximately 18 Expree Credit Union staff members participated in a 12-week weight loss challenge and then donated food equaling the amount of weight they lost. The team lost more than 175 lbs.



Expree participated in Spellapalooza for Thorn Hill Education Center, an entertaining spelling bee raising funds for the center. The fundraiser brought together individuals and businesses in a spirited competition, highlighting the importance of literacy and education within the community. Expree's team was made up of Lenin Vera, Thom Payne and Hampton Graham.



Chief Marketing Officer, Andrea Giusti talked to employees of Franklin County Schools during the Summer Learning Institute about opening accounts, the new High Five Checking and participation in the classroom.



Chief Marketing Officer, Andrea Giusti set up at several community events with the mobile photo booth. Some of the events were Frankfort Police Night Out, WandaJ 3K Glow Run and Frankfort Police Deflection Academy Training.

Spirited Staff crafting extraordinary service

26
years



Angie Brewer-Estes

Loan Officer
Serving since 10/4/1999

Three Favorite Things:

- Animals
- Yoga
- #lakelife

15
years



Brandon Cheak

Chief Lending Officer
Serving since 10/25/2010

Three Favorite Things:

- Laughter
- Ingenuity
- Numbers

12
years



Tonya Hensley

Teller Supervisor
Serving since 10/7/2013

Three Favorite Things:

- Anything water related
- Motorcycle riding
- Dogs

4
years



Andrea Giusti

Chief Marketing Officer
Serving since 12/7/2021

Three Favorite Things:

- Being a Mom
- Baseball/Softball
- Taco Night

Holiday Closings

Columbus Day
Monday, Oct. 13, 2025

Veterans Day
Tuesday, Nov. 11, 2025

Thanksgiving
Thursday, Nov. 27, 2025

Christmas Eve- Close at 1 p.m.
Wednesday, Dec. 24, 2025

Christmas
Thursday, Dec. 25, 2025

New Year's Day
Thursday, Jan. 1, 2026

Upcoming Events

Oct 3:

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

Oct 11:

Capital Pride KY 2024 Festival Downtown Frankfort
12 p.m. - 5 p.m.

Halloween Trick or Treating Opportunities:

Oct. 18: Haunting on the Hill at Fort Hill

Trick or Treat: **3-6 p.m. and Spooky Trail 7-10:30 p.m.**

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

December 6:

Frankfort Christmas Parade Downtown Frankfort
6 p.m.

December 13 :

Santa and Grinch Visit at Expre Credit Union
11 a.m. - 1 p.m.

December 9:

Love Lights A Tree at Expre Credit Union
6:30 p.m.

You, Me and Expre

Spread the word about Expre and when family or friends open an account*

Earn \$25 for you and them.*

Share the Expre Experience.

*Membership eligibility requirements apply. Referral must come from an Expre 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.

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Financial Data

as of August 31, 2025

Assets	\$113,556,722
Loans	\$ 84,611,904
Savings	\$ 100,224,676
Capital	\$ 12,305,902
Members	9,063
Loan/Share Ratio	84.42%