

Get a High Five

A simple yet powerful gesture to reward, encourage and celebrate members for everyday spending activities, Expree is offering cash back or high yield interest on checking accounts

Expree Credit Union is thrilled to announce an addition to our financial offerings – **High Five Experience!** This innovative checking account is designed to celebrate your financial achievements and propel you towards even greater success. With this new account, we offer the ultimate choice in rewards, allowing you to tailor your financial benefits to best suit your lifestyle.

Celebrate Success with High Five

Named to honor the accomplishments of our members, the High Five Experience is more than just a financial tool; it's a celebration of your journey and a partner in your pursuit of prosperity.

Here's what makes High Five remarkable:

- **5% Cash Back on Debit Card Purchases*:** Enjoy the perks of earning



Tonya Hensley and Expree employees will be giving high fives to encourage member success.

while you spend. Every time you use your debit card, you'll receive 5% cash back, turning everyday purchases into rewarding opportunities.

or

- **5% APY on Checking Account Balances*:** Prefer to watch your sav-

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ings grow? Choose to earn a competitive 5% Annual Percentage Yield on your checking account balance and see your money work harder for you.

Start earning Member Appreciation Day

Expree is excited to invite you to Member Appreciation Day, July 11, 2025 11 a.m. - 1p.m. This is the perfect opportunity to learn more about High Five Experience and get started on your path to rewards. Whether you're an existing member looking to enhance your current account or new to Expree, our team will be on hand to assist you every step of the way.

How to Get Started

To take full advantage of the **High Five Experience!**, here's what you need to do:

- **Enrollment:** If you already have a checking account with us, you will need to enroll in the High Five Experience!. New members can open a checking account on the spot to get the rewards.
- **E-Statements:** Ensure you are enrolled in E-Statements to keep track of your account activity seamlessly.
- **Online Banking:** Use our online banking services at least once a month to easily manage your finances and stay connected with your account.
- **Debit Card Usage:** Make 20 purchases a month with your debit card to unlock the full potential of your rewards.

Expree is committed to providing you with the best financial tools to succeed, and **High Five Experience!** is a testament to that commitment. We look forward to seeing you July 11 to celebrate our shared success and embark on this exciting new journey together. ●

*APY= Annual Percentage Yield. Your checking account will earn 5% cash back on all debit purchases during the month with a cap of \$5 or up to 5% interest each month on the balance in your checking account up to \$5,000 when qualifications are met: e-statements, monthly online log in and 20 debit card purchases a month. Cash back is deposited into Primary Savings at the end of the month. Courtesy Pay Eligible Checking with Cash \$tash is established upon enrollment and is an opt-out option. Rates subject to change. Membership required. Other restrictions may apply, call Member Services for details.



Member Appreciation Day

July 11, 2025

11 a.m. - 1 p.m.

Hamburgers

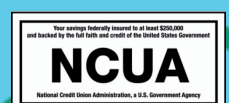
Hot Dogs | Chili Dogs



and Giveaways

A Free Drive-thru event for members and their family and friends

100 Moore Dr. | Frankfort



Experience Expree!

As you wish...

Cash deposit ATMs, improvements on the way

Expree Credit Union is thrilled to announce it is responding to your feedback by installing a new cash deposit ATM at our main office branch location. We understand how important this service is to you, as many of you have voiced your needs through our satisfaction surveys. This new addition will enhance your banking experience by providing a convenient and efficient way to manage your finances.

Despite recent challenges with some of our machines being down due to network issues with our service company, we are committed to improving our services. We are pleased to inform you the main office is back up and running, and the new cash deposit ATM will be installed soon.

Additionally, we are replacing machines at the State Office Building, the 300 Sower Building, and



Frankfort Regional Medical Center, which are expected to be operational by the end of July.

Thank you for your patience and continued support. We are ded-

icated to making your banking experience as seamless and convenient as possible. Stay tuned for further updates, and as always, we are here to assist with any of your financial needs. ●

Human interaction is important in loan decisions

Experience more than an AI generated decision, experience personalized loan services

At Expree Credit Union, we cherish the unique stories and individual circumstances of each of our members. When it comes to applying for a loan, we understand the importance of being seen as more than just data points within a system.

While artificial intelligence (AI) offers several benefits, such as efficiency and speed, it also presents certain challenges and potential drawbacks in the context of loan processing.

Some issues when relying on AI systems for this purpose are:

Lack of Personalization

AI systems are primarily driven by algorithms and data, making it challenging for them to fully understand the personal nuances and unique circumstances of each loan applicant. This lack of personalization can result in decisions that fail to consider the individual's true financial situation or their potential for loan repayment beyond what the data suggests.

Transparency and Accountability

AI systems often operate as "black boxes," meaning their decision-making processes are not easily understood or explained. This lack of transparency

can be problematic for loan applicants who wish to understand why their application was approved or denied. It also complicates accountability, as it may be unclear who is responsible for errors or biases in the decision-making process.

Overreliance on Historical Data

AI relies heavily on historical data to make predictions about future outcomes. However, this can be limiting, as past data may not always accurately reflect current or future economic conditions or changes in consumer behavior. Overreliance on historical data can lead to decisions that are out

of touch with the present reality.

Loss of Human Touch

The absence of human interaction in AI-driven loan processing can lead to a cold and impersonal experience for applicants. This can be particularly discouraging for individuals who value the reassurance and empathy that comes with direct communication with a knowledgeable loan officer. The human touch can also provide a sense of trust and confidence that an AI system may not be able to replicate.

At Expree, we pride ourselves on offering a

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personalized approach, where you can talk directly to a dedicated loan officer who will handle your application with care and consideration.

Unlike many financial institutions that rely on automated systems and AI for loan processing, Expree Credit Union believes in the power of human interaction. When you apply for a loan with us, you will be speaking to a real person, not a machine. Our loan officers are here to listen, understand, and work with you to find the best solution tailored to your needs.

Personal Touch Matters

1. Understanding Your Unique Situation

Every member has a different story, with unique financial circumstances and aspirations. By speaking directly to a loan officer, you have the opportunity to explain your situation in detail, ensuring your specific needs are understood. This personalized approach allows us to consider factors automated systems might overlook.

2. Building Trust and Rapport

Having a conversation with a real person fosters trust and rapport. Our loan officers are not only knowledgeable but also compassionate. They are

committed to guiding you through the loan process with empathy and understanding, providing you with the confidence your financial goals are in good hands.

3. Flexible Solutions Tailored to You

With direct human interaction, we can offer more flexible and customized loan solutions. Our loan officers have the discretion to assess your application holistically, considering aspects beyond mere numbers. This flexibility can be crucial in finding a loan option that truly meets your needs.

While AI systems can enhance efficiency in loan

processing, it is crucial to balance these technological advancements with human oversight and intervention to ensure fairness, transparency, and personalized service. We are committed to delivering exceptional service that honors the individuality of each member.

At Expree Credit Union, you are not just another application; you are a valued member of our community. By maintaining a human touch in our loan application process, we reaffirm our dedication to serving you with integrity, respect, and personal attention. ●

Squeezing in one last summer trip?

Experience **TRIPLE** the cash

3% Cash Back

on travel expenses
with Expree Cash Back Visa**

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Experience **Expree!**



**An Expree Cash Back Visa is required to earn cash back rewards. "Eligible travel expenses" applies travel merchant category codes and includes Airlines, Hotels, Car Rentals, Attractions and more. A travel purchase may only qualify for non-promotional rewards depending on the merchant code used to process the transaction. Transactions must post to your account by 7/31/2025 to receive promotional bonus. Rates 18% Annual Percentage Rate. Based on credit approval. Rates and terms subject to change. Other restrictions apply. Membership required. Federally Insured by NCUA

Kids' Adventure Day Rescheduled



Expree Credit Union will host Kids' Adventure Day August 23, 3-6 p.m. at 317 W. 2nd Street, Frankfort. Come out and enjoy inflatables, a petting zoo, ice cream and more.

Expree Credit Union is thrilled to announce the rescheduling of its much-anticipated Kids' Adventure Day, originally planned to coincide with Credit Union Youth Month in April. This event, designed to celebrate and engage the young members of our community, was postponed due to the unfortunate flooding that affected the area. Now, the excitement is set to unfold on August 23, offering families a day packed with joy, learning, and community spirit.

Kids' Adventure Day is a free event open to the entire com-

munity, embodying Expree Credit Union's commitment to giving back. It promises a day of unforgettable experiences with a variety of attractions and activities. Children and families can look forward to interacting with animals at the petting zoo, bouncing around on inflatables, and enjoying treats like ice cream and hot dogs. Additionally, the event will feature local non-profit vendors, providing an opportunity for attendees to learn more about the community services available to them.

Although the event was delayed, its alignment with the spirit

of Credit Union Youth Month remains strong. This annual celebration emphasizes the importance of teaching young people about financial literacy and the value of saving. Kids' Adventure Day aims to instill these principles through interactive and engaging activities, ensuring that children leave not only with memories but also with newfound knowledge.

Expree Credit Union prides itself on being more than just a financial institution. It is a pillar of the community, dedicated to enhancing the lives of its members and neighbors. By hosting

events like Kids' Adventure Day, Expree Credit Union demonstrates its unwavering commitment to bringing people together, fostering a sense of belonging, and providing valuable resources and support. In times of challenge, such as the recent flooding, Expree Credit Union's dedication shines brighter. The rescheduling of this event underscores its resilience and determination to ensure that community bonds are strengthened and celebrated.

Mark your calendars for August 23, and join Expree Credit Union from 3-6 p.m. at W. 2nd Street, Frankfort, KY for a day of fun, learning, and community spirit. Whether you're there for the animals, the food, or to explore what local non-profits have to offer, Kids' Adventure Day promises something for everyone. This event is a testament to the power of community and the joy of giving back, and it is one not to be missed.

Experienced Staff crafting extraordinary service

35 years



John Graham

CEO/President
Serving since 7/16/1990

Three Favorite Things:

- Travel
- Golf
- Reading

6 years



Tonya Hamilton

Experience Officer
Serving since 9/3/2019

Three Favorite Things:

- Family
- Dogs
- Music

3 years



Katie Tallant

Experience Officer
Serving since 8/8/2022

Three Favorite Things:

- Reading
- Family
- Crocheting

3 years



Terrence Dezarn

Card Administrator
Serving since 9/6/2022

Three Favorite Things:

- Family
- Paranormal
- Music

Holiday Closings

Independence Day
Friday, July 4, 2025

Labor Day
Monday, September 1, 2025

Mark your calendars

July 11: **Member Appreciation Day**
11 a.m. - 1 p.m.

Aug. 1 **Spellapalooza**
5 p.m. @ Thorn Hill

Aug. 2: **National Night Out**
5:30-8:30 p.m. @ W. 2nd Street

Aug. 22: **WJRF Glow Run & Silent Disco**
7-9 p.m.

Aug. 23: **Kids' Adventure Day**
3-6p.m. @ W. 2nd Street

Sept. 13: **Farmer's Market Kids' Day**
8:30 a.m. - noon
Relay for Life
5-11 p.m. @ FCHS lawn

Financial Data

as of May 31, 2025

Assets	\$108,608,558
Loans	\$ 81,725,084
Savings	\$ 96,531,142
Capital	\$ 12,077,416
Members	9,065
Loan/Share Ratio	85.45%

You, Me and Expre

We want to meet your family and friends.
Share the Expre Experience.



Earn \$25 for you and them.*

Simply spread the word about Expre and when your family members or friends come in to open an account*, have them give your name and ask to be part of You, Me and Expre.

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*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.