

## Members, Community priority for Expree



**A**s the year draws to a close, Expree Credit Union is proud to reflect on a year marked by success, growth, and community engagement. Our commitment to providing exceptional service and making a positive impact in our community has been more evident than ever.

### Community Engagement

This year, Expree Credit Union participated in more than 100 community events, showcasing our dedication to being an active and supportive presence in the area.

### Philanthropy and Giving Back

Giving back to the community is at the heart of Expree's mission. We are thrilled to have donated approximately \$150,000 to various nonprofit organizations and community projects. These contributions reflect our commitment to fostering positive change and supporting those in need.

### Showcasing Expree as an Experience

In 2024, we launched our new marketing

Experience Expree! campaign showcases the dedication of staff members providing more than just every day financial services.

campaign, **Experience Expree!**. This initiative highlights our belief that members receive more than just financial services; they gain a unique and personalized experience. Through this campaign, we aim to emphasize the value and quality of interactions at Expree Credit Union, ensuring each member feels valued and appreciated.

Expree Credit Union remains dedicated to delivering exceptional service, supporting our community, and enhancing the member experience. We look forward to building on this year's successes and continuing to make a positive impact in the lives of our members and the community.

Thank you for being a part of our journey. We are excited about the future and eager to serve you in the coming year. Here's to another successful year ahead! ●

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# 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. The scholarship is not available to



Kylee Elyse Robinson was the 2024 Expree Scholarship recipient.

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. ●

## Expree unveils redesigned website

A fresh look and enhanced user experience

**E**xpree Credit Union recently launched an updated version of its website, providing members and visitors with a fresh and modern experience. This redesign aims to align with the evolving needs of its users by offering a more intuitive and accessible platform.

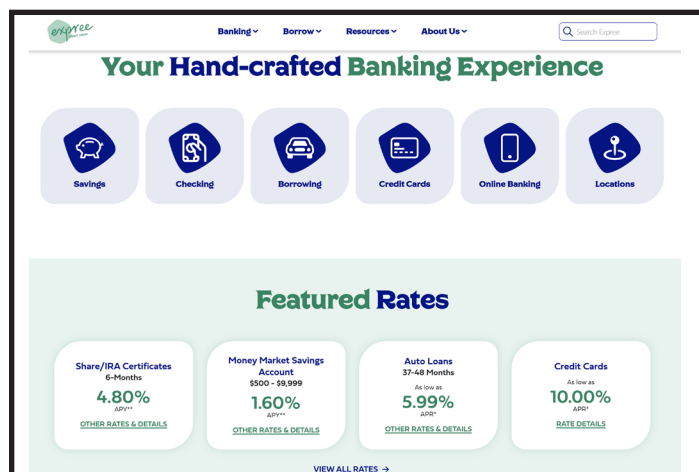
The updated website boasts enhancements designed to improve usability and engagement: **User-Friendly Navigation:** The new layout simplifies

the online banking experience, making it easier for members to find the services they need.

**Mobile Responsiveness:** Recognizing the growing trend of mobile banking, Expree ensures the website is fully optimized for smartphones and tablets.

### Commitment to Member Satisfaction

Expree Credit Union is committed to providing a high-quality digital experience incorporating the latest web technologies



Two new features are the layout for finding services and the featured rates. You can see the new site at [expree.org](http://expree.org).

to deliver an efficient and enjoyable user journey.

### Looking Ahead

As technology continues to evolve, Expree Credit Union remains dedicated to keeping its digital services up-to-date, ensur-

ing members have access to the best online tools and resources. The redesign is just one step the credit union is taking to enhance member satisfaction and demonstrate a proactive approach to improving the online banking experience. ◆

# Expree Candidates for 2025 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 for a three-year term on the Board. We are also presenting one name to fill the open position that has a two-year term on the Board.

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., Friday, February 28, 2025 at: Nominating Committee, Expree Credit Union, 100 Moore Drive, Frankfort, KY 40601-8295

## Singer Buchanan Jr., (incumbent)



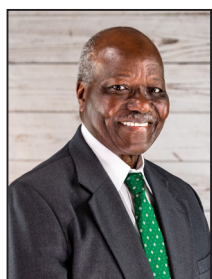
Singer is a 32-year veteran of state government. During this period he has held positions in the Public Protection Cabinet, the Finance and Administration Cabinet, Kentucky Housing Corporation, two stints at the Personnel Cabinet where he served as the State EEO/ADA Coordinator and 6-years as the Deputy Secretary in the Patton Administration. In June of 2023 he accepted the position of Executive Director working with Equal Employment Opportunity and Contract Compliance back in the Finance Cabinet where he began his career. Singer received his undergraduate degree from the University of Toledo and his Masters of Public Administration from Kentucky State University. He is civic oriented and has led many diverse organizations from serving as the Post Commander of American Legion Post 176 to serving as the head coach of the Frankfort High School boys tennis team for 14 years. Singer served in the United States Airforce and is a graduate of Leadership Frankfort. Singer is the current Board Secretary for Expree and is excited to have the opportunity to continue his service to the Frankfort community. He is married to Sharon Buchanan and they have four children and three grandchildren.

## Jay Douds (incumbent)



Jay retired from state government with over 30-years of service after working in finance and budgeting capacities. Jay moved to Louisville after retiring and feels he brings a different view to the Board, as one of our members not living in the Frankfort area and who uses our services through the internet and the ECU App. He still comes to Frankfort and uses the services at the main office but, he has a much greater appreciation for what our members, not living in the Frankfort area, go through to access services. Jay has been a member of ECU since 1990 and prior to election to the Board served as a volunteer on various committees. He has served as ECU Chair, Vice Chair, Treasurer and Secretary. He has a B.A. degree in government and a Master's of Public Administration. He has worked as a board member to keep ECU strong and positioned to meet the financial challenges that always seem to be there. He has also worked to keep ECU financially strong, flexible and ready for future growth while remembering to not lose sight of our heritage where member service is very important. He feels the financial regulation requirements bring challenges and the next few years will be exciting as we move forward with new products and services to build a stronger ECU that is high tech while continuing to provide traditional credit union services combined with historic ECU member services.

## Dr. Abdul M. Turay (incumbent)



Dr. Abdul M. Turay began his academic career at Mississippi State University in 1978 and progressed in rank to be awarded the designation of Professor of Economics and International Trade. His administrative appointments include: Chair of the Department of Economics at Radford University; Dean of Graduate Students and Research at Southern Illinois University at Edwardsville (SIUE); and Dean of Research and Graduate Studies at Western Carolina University (WCU). He served as Provost and Vice President at Tougaloo College, and recently as Visiting Research Professor with the Executive Ph.D. Program in the Jake Ayers Institute for Research at Jackson State University. Currently, Abdul is the professor of Economics at Kentucky State University. His community development activities include service on the Board of the Montgomery County (Virginia) Regional Economic Development Commission, and the State of Mississippi Civil Rights Education Commission. He has also served as President of the Southwestern Social Science Association. Abdul earned his academic degrees from Morehouse College, Atlanta University and the University of Oklahoma. He is a proponent of community financial institutions. Abdul is honored to be involved with the Expree CU Board and privileged to make a contribution to our community.

## Claude Anderson

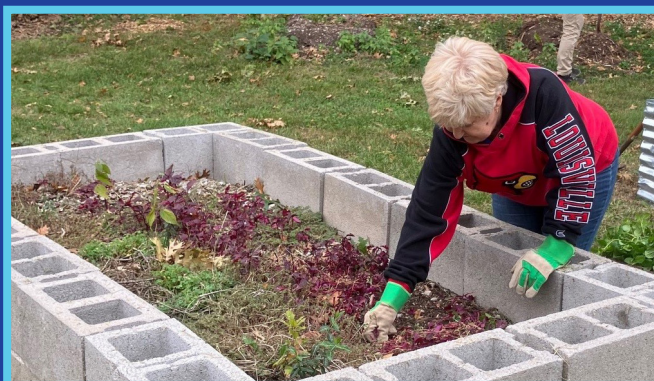


Claude Anderson is a native of Frankfort, having lived here his first 18 years before going to Georgetown College, where he earned a bachelor's degree in English. Claude's first "career" job out of college was with the Personnel Cabinet, during which he was afforded a role on a systems-based project to move the in-person and mail-in state job application experience to a digital experience online. This software application and management experience led to an opportunity at Turner Broadcasting in Atlanta in 2008; there, over a decade, he built a portfolio of HR systems he implemented, advanced, supported, and generally oversaw. In 2018, he left Turner to take a different HR systems management role at KPMG, where he worked remotely from Indiana and then later in Kentucky. After another HR software role at SitusAMC, Claude began a software consulting role for global executive search and advisory firm Egon Zehnder in 2022, where he remains today. During his tenure with the Personnel Cabinet, Claude served a one-year stint as a board member with the then-KECU Board of Directors from 2007-2008; this stint was cut short due to his relocation to Atlanta. Since moving back to Frankfort, Claude rejoined Expree in a volunteer capacity, this time as a Supervisory Committee member, a position he served in from 2021 to August this year, after which he was selected to fill a vacancy on the Board of Directors. Claude is married to Kayla Anderson and has two sons, Ethan (7) and Connor (4).



## Expree engages in community spirit

Expree Credit Union takes pride in being active in community events and giving back. Expree sponsored Bourbon St. on Broadway, Capital Pride Festival, health/benefit fairs, Friendsgiving, and Love Lights a Tree, to mention a few. Staff members participated in the first ever Coffee Talks, facilitated financial education workshops, served lunches at local businesses and raised money for Breast Cancer Awareness.





Expree loves all things Christmas. From the local parade to bell ringing to our traditional Ugly Sweater day, staff members love the spirit of Christmas. It is a time of year we can share the feelings of goodwill, benevolence, and a willingness to enjoy oneself-- much like every day of the year but with more lights, carols and fun Christmas characters.





# Spirited Staff crafting extraordinary service

22  
years



## Myron Moore

Chief Compliance Officer  
Serving since 1/2/2003

Three Favorite Things:

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

13  
years



## Marty McClain

Loan Review  
Serving since 3/15/2012

Three Favorite Things:

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

6  
years



## Kimberly Hammons

Accountant  
Serving since 2/25/2019

Three Favorite Things:

- Animals
- Laughter
- Positive energy

3  
years



## Maria Bryan

Cash Expert  
Serving since 2/15/2022

Three Favorite Things:

- Family
- History
- Swimming

1  
year



## Shelby McDannold

Teller  
Serving since 2/12/2024

Three Favorite Things:

- Being a Mom
- Iced Coffee
- Sushi

## Holiday Closings

**New Year's Day**

Wednesday, January 1, 2025

**Martin Luther King Jr. Day**

Monday, January 20, 2025

## Did you know...?

You can save money just by rounding up your purchases made with your debit card to the nearest dollar and have the change deposited into a designated savings account. Last year members saved more than \$43,000 with the Cash \$tash program.

## 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.

## Financial Data as of November 30, 2024

<b>Assets</b>	\$104,715,510
<b>Loans</b>	\$ 78,945,777
<b>Savings</b>	\$ 91,904,741
<b>Capital</b>	\$ 11,791,401
<b>Members</b>	9,193
<b>Loan/Share Ratio</b>	85.90%