

A year of commitment and community impact

As we reflect on 2025, it is clear Expree Credit Union has not only maintained commitment to members but has also strengthened its role within the community. This year, Expree continued to empower individuals through innovative financial solutions and collaborative community initiatives.

Throughout 2025, Expree remained dedicated to its mission of actively listening to and supporting its members in achieving their financial goals. In response to member requests for cash back options on credit and debit cards, Expree introduced the High Five Experience as a new checking account alongside the previously launched Cash Back Visa. With the checking account and our Cash \$tash program, members convert everyday transactions into valuable opportunities for savings and growth. Expree has helped members save more than \$95,000 with Cash \$tash this year.

Expree's dedication to competitive interest rates, cash-back rewards, and automated savings solutions has equipped members with the tools needed to navigate their finan-



John Graham, CEO/President, talked to students and sponsors of the LASER program, a collaboration with Frankfort Area Chamber of Commerce and Franklin County School about the importance of financial responsibility, punctuality and organizational skills.

cial journeys with confidence.

Expree's impact reaches well beyond its

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Expree sponsors Bourbon St. on Broadway during the Bourbon on the Banks event. It is a magical evening for the entire family. This year Expree debute a new bubble table for all to enjoy.

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financial offerings. The credit union has been crucial in promoting community development and improving quality of life through significant investments and collaborations.

One of Expree's newest sponsorships is the LASER program, organized by the Frankfort Area Chamber of Commerce, equipping high school seniors with skills and confidence necessary to thrive in the workforce. By investing in the youth of Frankfort and its surrounding areas, Expree is laying the groundwork for future leaders who will contribute to commu-

nity development and economic progress.

Expree Credit Union exemplifies its dedication to community involvement through support for various local organizations and initiatives. Its collaborations with groups such as the Wanda Joyce Robinson Foundation, YesArts, Josephine Sculpture Park, and Thorn Hill Education Center highlight its commitment to education, overall health of the community, and cultural enrichment.

The credit union's participation in events like Bourbon on the Banks: Bourbon St. on Broad-

way and the Capital City Museum's Haunting on the Hill showcases its efforts to foster community connection.

As we close 2025, Expree Credit Union strives for financial empowerment and community engagement by fostering a supportive environment where members can achieve personal and professional goals. Expree continues to reinforce

its foundational values of inclusivity, innovation, and integrity.

We envision 2026 and beyond will be characterized by ongoing growth, collaboration, and a positive impact.

Thank you for placing your trust in Expree Credit Union, where your financial dreams and community goals become a reality.

Staff 2025 Nonprofit Board & Committee Participation

- Simon House Board
- Rotary member
- Chamber Board, Emerging Leaders Steering, Education Ambassador and Membership committees
- Kiwanis member
- CASA Fundraising Committee
- Haunting on the Hill Committee
- Georgetown/Scott County Parks and Recreation Board
- Family Literacy Committee
- FCS Key Communicator Committee
- Leadership Frankfort Alumni
- Bourbon on the Banks Board
- Corporate One FCU Board
- Development Interest Group Board
- Kentucky's Credit Unions Board
- Thoroughbred Services Board
- ACU Policy Advocacy Committee
- Frankfort Bourbon Society
- Pinnacle HOA Committee

A few groups and events sponsored

- Josephine Sculpture Park
- Wanda Joyce Robinson Foundation
- YesArts
- Thorn Hill Education Center
- LIFEhouse for Animals
- Boys and Girls Club
- Franklin County Schools
- KY State University
- Capital City Museum
- Bourbon St. on Broadway
- ACCESS Soup Kitchen and Men's Shelter
- Farmers Market
- Capital Pride
- Salvation Army
- Relay for Life
- KSP Trick or Treating
- Frankfort FD Fire prevention and Trick or Treating
- Chamber & FCHD Mental Wellness series
- PSPL Homeschool Financial Literacy Sessions
- Collins Lane Fall Festival
- Elkhorn Middle ElkStore
- Christmas Parade
- Grand Theatre



Expree staff kicked off the 4th quarter with Breast Cancer Awareness month and participation in several Fall events including Haunting on the Hill, KSP Trick or Treating, Frankfort FD Fire Prevention and Safety and school festivals. In addition, staff hosted Coffee Talks and display tables at State office buildings providing opportunity to share information about services. December started with the Christmas parade and sponsorship of the Chamber WIN event before wrapping up with Salvation Army bellringing.

Phone upgrade effective January 9, 2026

Seamless member experience: making it easier and faster to reach someone who can help

Expree Credit Union is thrilled to announce an upgrade to our phone system, designed to enhance your experience, making it easier and faster to reach our team. Starting Jan. 9, you will notice several improvements aimed at providing more efficient service.

Features for Convenience

The new system is equipped with a call-back feature. This means if you prefer not to wait on hold, you can opt to receive a call

back without losing your place in the queue. Once you select your navigation options, you will be able to select 1 for the call back.

In addition, we are introducing the option to communicate via text. Simply press 2 after the navigation option and we will be prompted to assist you via text.

Updated Extensions and Navigation

To make the transition as

smooth as possible, here is a quick guide to our updated phone system:

Extension Changes: Simply press 0 to reach an extension directly. All extensions will change by adding a zero to the end of the current extension. If you previously dialed extension 781, you will now dial 7810.

Navigation Options:

Balance Inquiries and Moneyline: **Press 1** when you first call.

Loan Department: **Press 2.**

General Assistance: If you're unsure of who you need to speak with, **press 3** to get help finding the right department.

This streamlined navigation is our commitment to making your interaction as seamless as possible.

We appreciate your patience as we implement these enhancements and are confident these changes will improve your experience with us.

Expree Candidates for 2026 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. Wednesday, March 4, 2026 at: Nominating Committee, Expree Credit Union, 100 Moore Drive, Frankfort, KY 40601-8295

Mary Elizabeth Bailey (incumbent)



Mary Elizabeth currently serves as the Secretary of the Kentucky Personnel Cabinet for State Government. She has worked in human resources for over 30 years. Throughout her career, she has served on numerous committees and is a member of the National Association for State Personnel Executives, International Personnel Management Association, and Society for Human Resource Management. Ms. Bailey attended Kentucky Wesleyan College where she majored in Business Administration. She resides in Frankfort with her husband Todd Bailey.

James R. Mason (incumbent)



James has been a member of Expree since 1980. He has been a director since 1993. He has previously served as Vice Chair and Treasurer. He has received three credit union awards: the Fredrick W. Raiffeisen award, the Edward A. Filene award, and the Voluntary Achievement Award. Besides his service with Expree, he has also served on the Board of Ten-Ure. He has served on three homeowners and neighborhood boards. James retired from state government after 30 years, working for the Cabinet for Human Resources and the Personnel Cabinet. He has a degree in business administration. He is also a University of Kentucky Fellow. James has served as a church deacon, teacher, and on various committees (finance, budget, and personnel). His wife, Patty, retired from Baptist Health as the corporate chief strategy and marketing officer in 2018. Their daughter, Liz, has a Doctorate in Health Administration. She is a director in the health care sector for the real estate company, CBRE. Over the years, James has taken pride in helping Expree become a full-service financial institution for his members. He would appreciate the opportunity to continue to work for your interests.

Scott McKenzie (incumbent)



Scott McKenzie is a local realtor in KY and has been a member of Expree Credit Union since 2002. In support of Expree Credit Union, he served on the Supervisory Committee for over 16 years. He has continued professional education in audit and control procedures for IT systems. Scott has held a professional certification in IT Security since November 2002. He has a business administration degree from the University of Kentucky and graduated from the Gatton School of Accountancy. His professional career has traversed through accounting, banking, higher education and more than 20 years in state government. He has also served as a church deacon, security advisor and various committees (ie. finance, missions).

For nearly twenty years, he has witnessed stable growth behind solid leadership, system migrations and effective organizational management by Expree Credit Union. He supports best business practices to empower financial services for all members and continuing to develop employees with enhanced skills for future leadership. Understanding what is expected by our members, Scott is cognizant of higher levels of services needed for our Expree Credit Union membership. Over the years, he has taken pride in helping Expree continue to grow in this community and appreciates the opportunity to serve as a board member.

Our surcharge free ATM network is growing

We're thrilled to announce the addition of 2,500+ ATMs at select Speedway locations across the country, expanding our surcharge-free ATM access to over 80,000 machines nationwide.

Find the closest surcharge-free machine to you at <https://expreelocator.wave2.io/>

It's a date.

A Coffee Date with



**Tues., Jan. 6
8:30-10 a.m.
at**



**Invite your friends and come have a cup of coffee
on us and ask your financial questions about:**

- First time mortgages
- Transferring high interest credit card debt
- Business accounts
- Home equity line of credit
- Cash Back checking account
- Auto loans and more

Connect. Grow. Prosper.
Experience Expree!

Membership requirements. NMLS #401159



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you can offer is sharing
your Five Star experiences.**



Tell us how we did

**Spread the word about Expree
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Membership requirements. Federally Insured by NCUA

Take control of holiday expenses

Transfer Your Credit Card Balances and Save



Save with Expree

- **Introductory rate 2.99% APR***
- **Zero balance transfer fee**
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*APR = Annual Percentage Rate. Introductory rate available on balance transfer for first six months. After six months, rates are based upon individual credit and varies according to the US prime rate. Rates currently range from 9.25-17.25% APR. Loan approval subject to credit worthiness. Restrictions may apply. Membership required. Federally insured by NCUA

Ani-mazing experience for youth members

Expree launches fun, engaging youth account program

Expree is excited to announce the launch of a new, engaging newsletter specifically designed for our young members. This initiative aims to educate, engage, entertain, and empower our youth members by introducing them to valuable financial habits in a fun and interactive way. As part of this program, young members will have the chance to earn amazing animal-themed prizes by completing specific tasks associated with their accounts.

There will be four tasks paired with an adorable animal prize. These tasks are designed to encourage positive financial behaviors and community involvement among our young members. Here's a sneak peek at some of the engaging tasks you can expect and prizes:



Fill Your Expree Piggy Bank: Teach the value of saving by filling up your

Expree piggy bank. Once it's full, bring it in to deposit into your account and claim your prize.



savvy savers, but you'll also earn an animal friend for your efforts.



Report Card Rewards: Celebrate your academic achievements by bringing your report card into Expree. Show us your hard work and dedication, and you'll be rewarded with a delightful animal companion.



Monthly Mystery Task: Each month youth enrolled will receive a newsletter in the mail featuring a special task. Complete the task to discover a fantastic animal prize.

To keep the excitement alive and encourage continued participation, the animal prizes and tasks will change every four months, ensuring our young members remain engaged and motivated about financial responsibility and community involvement.

Our new youth newsletter program is the perfect opportunity for your children to learn valuable skills while having fun and earning adorable animal prizes.

Embark on this exciting journey today towards financial literacy and fun by opening your child's account or enrolling today by scanning the QR code or calling 502-564-5597 and speaking to Member Services. ●



Hey High School Seniors!

Apply for the Expree Scholarship

Expree Credit Union is accepting scholarship applications. We are happy to provide an opportunity for high school seniors in our communities to pursue higher education. In 2026, Expree will award one student up to \$2,500 to help with the financial obligation.

Anyone interested in applying for the Expree Credit Union scholarship must submit the application

and required documents no later than March 20, 2026.

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 families of staff or volunteers at Expree.



Ellie Katherine Bevington was the 2025 Expree Scholarship winner.

For more information and details on the scholarship and required documents, please visit www.expree.org. ●

Spirited Staff crafting extraordinary service

23 years



Myron Moore

Chief Compliance Officer
Serving since 1/2/2003

Three Favorite Things:

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

7 years



Kimberly Hammons

Accountant
Serving since 2/25/2019

Three Favorite Things:

- Animals
- Laughter
- Positive energy

4 years



Maria Bryan

Experience Officer
Serving since 2/15/2022

Three Favorite Things:

- Family
- History
- Swimming

2 years



Shelby McDannold

HR/Executive Admin Assistant
Serving since 2/12/2024

Three Favorite Things:

- Being a Mom
- Iced Coffee
- Sushi

1 year



Grace Mitchell

Lending Associate
Serving since 2/3/2025

Three Favorite Things:

- Arts and Crafts
- Dance
- Outdoors

1 year



Amelia Castillo

Teller
Serving since 3/4/2025

Three Favorite Things:

- Being a Mom
- Hanging out with family
- Cookouts with friends

Holiday Closings

New Year's Day
Thursday, January 1, 2026

Martin Luther King Jr. Day
Monday, January 19, 2026

Financial Data as of November 30, 2025	
Assets	\$113,532,766
Loans	\$ 87,372,710
Savings	\$100,348,514
Capital	\$ 12,500,579
Members	9,067
Loan/Share Ratio	87.07%

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 Plus, Culiance and Co-op Pay 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.