

Hey. Hello. Hi. Meet Chris.

# We nurture your passions.

Expree Credit Union offers easy savings to help fund hobbies.

Chris joined Expree Credit Union in 2019. Since then, he has opened savings and checking accounts for both himself and his son. He likes the convenient hours offered at the branch when needed but uses the mobile app and online banking with ease.

Chris has a passion for the outdoors. His work experience and personal life cater to his passion. He manages the Boathouse at River Row. He is also a zipline/challenge course guide and group coordinator at Boone Creek Outdoors, a canoe & kayak instructor as well as a brand ambassador at SIG Luscher Brewery.

With Expree's convenient and easy savings accounts, he has been able to fund many of his hobbies revolving around being outdoors. "Expree helped me fund many hobbies in the past just through the convenience of easy savings accounts," said Chris. He also noted



Chris was the first featured member in a new campaign, sharing his story about how Expree Credit Union helps fund his hobbies. Chris shared this picture and his "claim to fame" on his social media page for all to see.

Expree has helped him be better at saving money for emergencies.

The personal connection Chris has made with many staff is one of the things that makes banking with Expree stand out. Because of these experiences, Chris is looking into a business account for the Boathouse at River Row once it is fully set up and running. Chris loves Expree's commitment and sponsorship of community events he's been involved in and looks forward to working with Expree on some future festivals as well.

The Spirit



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We Care. We Share.  
We WIN

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Expree Expresses  
Appreciation

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Expree Reminders &  
Financial Update

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# We Care. We Share. We WIN.

Equip a student today, empower a leader tomorrow

**A**t Expree, helping build better communities is at the core of what we do. We take pride in helping nonprofit, educational and community groups make a difference.

In September, Expree asked members to bring in school supplies to donate to both local school systems and private schools. Expree also sponsored the Frankfort Area Chamber of Commerce Women In Networking event.

At the event, women leaders from local schools shared with approximately 70 women how the community can support the students, teachers and staff. The leaders discussed volunteer and donation opportunities.

In addition to the program, the women attending were asked to

bring school supplies.

Items collected were:

- 22 composite notebooks
- 18 spiral notebooks
- 58 folders
- 11 packs of filler paper
- 15 packs of pencils
- 9 packs of markers
- 54 packs of crayons
- 19 packs of color pencils
- 14 packs and bottle of glue
- 9 pair of scissors
- 5 compass/protractor sets
- 36 pencil pouches
- 68 pencil sharpeners
- 6 rulers
- 6 packs of erasers
- 4 sanitizers

The items were divided among Franklin County Schools, Frankfort Independence, Capital Day School, The Frankfort Christian Academy and Good Shepherd School. The event was held at The Foundry and catered by Cap City Kitchen. ●





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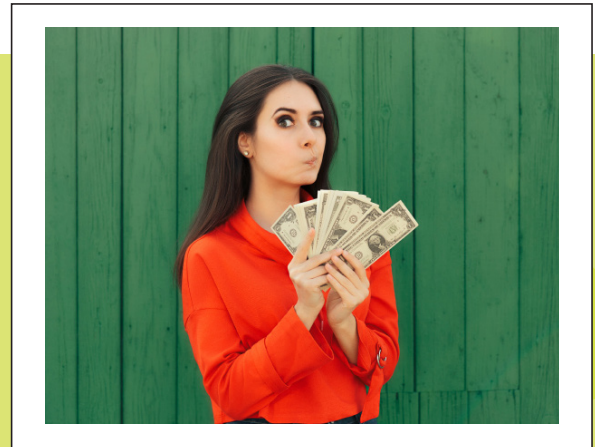
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## Expree expresses appreciation

Expree Credit Union celebrated members on July 14, 2023 with an annual Member Appreciation Day. Members came by the branch for lunch from Main Street Diner and ice cream from Hoggy's Ice Cream and surprised with a window cleaning. Members were asked to fill out the annual membership survey for a chance to win a barrel cabinet. Stephanie was the winner of the member survey prize.



## Expree engages in community support

Expree strives to make a difference where our members live and work. Here's a peek at some activities we participated in this past quarter and some recognitions.



Board Secretary Singer Buchanan received the I.M.P.A.C.T. Award at the Governor's LEAD Conference. The I.M.P.A.C.T. Award recognizes one current Executive Branch employee who, within the past year, has made significant contributions towards advancing diversity, equity and inclusion in the workplace. The I.M.P.A.C.T. award exemplifies Innovation, Motivation, Purpose, Accountability, Collaboration and Transformation.



In July, Chief Marketing Officer Andrea Giusti graduated from Leadership Frankfort, a Frankfort Area Chamber of Commerce program. The program is designed to develop and engage leadership skills of potential and current leaders. Fifteen participants are selected through a competitive application process. Participants attend 9 sessions over the course of 9 months to cover such topics as agri-tourism, economic development, education, government, healthcare and more.



On Tuesday, September 19, 2022, Experience Officer Tonya Hamilton represented Expree during the Frankfort Region College and Career Fair at Franklin County High School. Information about Expree's annual scholarship was provided to students graduating in 2024.



Mortgage Officer Sid Dailey, CEO John Graham and board member Tip Mixson represented Expree in the United Way of the Bluegrass golf scramble. Expree sponsored a hole in the fundraising event.



Grant, Todd Bailey and board members Paul Royce and Tip Mixson represented Expree in the Frankfort Area Chamber of Commerce golf scramble. Expree sponsored a hole in the fundraising event.



In August, User Support Specialist Lola Obielodan and Teller Faith Davis represented Expree at KSU Welcome Back Extravaganza. Students stopped by the table for a chance at prizes and to find out about products and services available.



On Tuesday, August 1, Chief Marketing Officer Andrea Giusti and Teller Faith Davis participated in National Night Out hosted by Frankfort Police Department.



As a sponsor of Franklin County Schools annual staff day, Expree was invited to spend the evening with school employees at a Lexington Counter Clocks game. Summer Marketing Coordinator Kendall Harper, Teller Faith Davis and Chief Marketing Officer Andrea Giusti had the opportunity to chat with Superintendent Mark Kopp and FCS employees and family members.

# Spirited Staff crafting extraordinary service

24  
years



## Angie Brewer-Estes

Loan Officer  
Serving since 10/4/1999

Three Favorite Things:

- Animals
- Yoga
- #lakelife

13  
years



## Brandon Cheak

Chief Lending Officer  
Serving since 10/25/2010

Three Favorite Things:

- Laughter
- Ingenuity
- Numbers

10  
years



## Tonya Hensley

Teller Supervisor  
Serving since 10/7/2013

Three Favorite Things:

- Anything water related
- Motorcycle riding
- Dogs

2  
years



## Andrea Giusti

Chief Marketing Officer  
Serving since 12/7/2021

Three Favorite Things:

- Being a Mom
- Baseball/Softball
- Taco Night

## Financial Data

as of August 31, 2023

**Assets** \$98,190,432

**Loans** \$75,637,332

**Savings** \$87,997,794

**Capital** \$10,192,638

**Members** 9,234

**6 Loan/Share Ratio** 89.59%

## Holiday Closings

**Columbus Day**  
Monday, Oct. 9, 2023

**Veterans Day**  
Saturday, Nov. 11, 2023

**Thanksgiving**  
Thursday, Nov. 23, 2023

**Christmas**  
Monday, Dec. 25, 2023

**New Year's Day**  
Monday, Jan. 1, 2024

## System Upgrades

Beginning at 9 p.m. on Nov. 10, 2023, Expree will be conducting system upgrades. During the upgrade, access to internet banking and Moneyline will be down. We expect the upgrade window to be completed by 9 p.m. Nov. 11, 2023.

## Upcoming Events

**Oct. 1:**

**Paddle for a Purpose After Party** at River View Park  
4-7 p.m.

**Oct 6:**

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

**Oct 14:**

**Capital Pride KY 2023 Festival** Downtown Frankfort  
11 a.m. - 5 p.m.

**Franklin Co. International Festival** at Lakeview Park  
4-8 p.m.

**Halloween Trick or Treating Opportunities:**

**Oct. 21: Haunting on the Hill** at Fort Hill  
5-8:30 p.m.

**Oct. 26: Frankfort Fire Dept. Safety Day** at Frankfort  
Regional Medical Center  
5-7 p.m.

**Oct. 28: A Thriller event** on St. Clair Street  
5:30-8 p.m.

**December 2:**

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

**December 9:**

**Frankfort Christmas Parade**

**December 14:**

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