Our mission is to welcome all regardless of wealth; Provide outstanding value and exceptional service; Work with members experiencing financial challenge; And remain financially strong.
LOAN MIX AT 12/31/15

- Real Estate: 42.83%
- Personal: 28.20%
- Credit Cards: 1.57%
- Line of Credit: 0.34%
- RE 2nd Mort: 4.11%
- Commercial: 22.95%
Loss per $100 of Outstanding Loans
(Peer as of 9/30/15)
Return on Average Assets
(Peer as of 9/30/15)
Cost of Operations to Average Assets
(Before NCUA Assessments)
Accounts Per Member

87,410* members have an average of 3.04 products

*Not counting plastics
How do you measure up?

- CoVantage Net Promoter Score is 91
Rural Areas

• Often means
  – Low income
  – Limited available jobs
  – Poverty
  – Long distances for services
  – Long distance from Credit Union offices
  – Lack of comparable sales
  – Automobile needed to keep job
Rural Areas

• Also means
  – Quality of life
  – Opportunity
Grandpa’s New Phone

Features

- Distinctive ring
- Simple to operate
- Never need to charge
- 50 year plus anticipated life
- Weather never interferes with cell tower
- Firm writing surface
- Can always be found if you utilize the location screws found in each corner
- Indestructible case – never worry about dropping in the toilet
Find ways to say ‘YES’
Culture is Key

• Members

• Employees
Is your staff able to walk in your member’s shoes?
Eliminated the Collections Department
Member Solutions

• Mission Statement:
  Guiding members back to financial health
Do you cross-sell like Wells Fargo, or do you provide solutions for members?
• Became CDFI certified June 2010

• Have received three CDFI Grants
  – $1.5 Million in 2011 for Rescue Refi Program
  – $2 Million in 2014 for Home Buyers Program
  – $2 Million in 2015 for Commercial Lending
Key Take-Aways

• To provide services to those of low wealth and rural areas the organization must be financially strong
• Culture is key
• Answer the phone
• Delivery systems
• Provide solutions
  – do not cross-sell
  – do not collect loans
• Non-traditional loans provide opportunities
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