

## LOOKING BACK ON ANOTHER YEAR OF BUILDING DREAMS TOGETHER



**April Clobes**  
President & CEO

2016 was filled with many accomplishments and opportunities at the Credit Union. Among all of our achievements, we expanded our intern program by opening the Financial Innovation and Education Center and merged with Clarkston Brandon Community Credit Union (CBCCU).

The merger with former CBCCU provided its members with enhanced financial products and services, and thousands of ATMs through the CO-OP ATM network. Additionally, this merger complements our long-term growth strategy to better serve our existing 34,000 members and more than 115,000 MSU and OU alumni in the metro-Detroit area.

We launched innovative products and services to provide you with additional levels of financial security. We greatly appreciated your support and patience as we converted all Visa debit and credit cards to EMV chip cards, which encrypts transaction data and helps prevent fraud.

As we look forward to 2017, I am excited for the celebration of the Credit Union's 80<sup>th</sup> anniversary. We have planned various anniversary events and specials for you to enjoy throughout the year including the Grand Opening of the second building on our headquarters campus.

This building not only represents the Credit Union's future but it is also representative of the Credit Union's continuing commitment to our members and the community.

Thank you for allowing us to help you achieve financial security, your goals, and ultimately, your dreams.

Sincerely,

April M. Clobes  
President and CEO

## WE FULFILLED OUR MISSION BY PROVIDING SUPERIOR SERVICE

### Financial Review

	YEAR OVER YEAR GROWTH
ASSETS <b>\$3.41 BILLION</b>	↑ 13%
LOANS <b>\$2.48 BILLION</b>	↑ 20%
SHARES <b>\$2.96 BILLION</b>	↑ 13%
CAPITAL <b>\$349 MILLION</b>	↑ 8%

**230,851**  
MEMBERS

**723**  
EMPLOYEES

**17**  
BRANCHES



**5,039,266**  
BRANCH  
TRANSACTIONS



**657,389**  
CALL CENTER  
CALLS



**234,931**  
CHATS &  
eMESSAGES



**8,789,422**  
COMPUTERLINE  
LOGINS



**11,025,971**  
MOBILE APP  
LOGINS



**33,291,703**  
TOTAL  
TRANSACTIONS

### We Saved Members

**\$11,869,205**

IN LOAN INTEREST BY REFINANCING THEIR HIGH-RATE LOANS FROM OTHER FINANCIAL INSTITUTIONS TO THE CREDIT UNION AT LOWER RATES.

## TOGETHER, WE TOOK PRIDE IN GIVING BACK TO THE COMMUNITY

Employees Personally Donated

**\$194,832**

TO THE CAPITAL AREA UNITED WAY & SMALL TALK CHILDREN'S ASSESSMENT CENTER

Employees  
Volunteered



**1,241** HOURS AT VARIOUS CAMPUS AND COMMUNITY EVENTS

The Credit Union offers free financial education events to teach our members and the community about personal finance and resources available to help them achieve their financial goals.

We Educated

**10,739**

ATTENDEES AT

**317**

PRESENTATIONS & SEMINARS



**IN 2017, WE ARE LOOKING FORWARD TO  
CELEBRATING OUR GROWTH**

*The Second Building on Our Headquarters Campus  
will Open this Summer*



The three-story, 186,000 square-foot building is expected to hold 564 employees who will work locally in our Call Center, eServices, and Information Technology departments.



In 2017, we anticipate receiving nearly **1,000,000 CALLS**



We also anticipate receiving nearly **260,000 CHATS AND eMESSAGES.**



We are proud to design, code, and implement our own mobile apps, websites, and software applications.

**WE'RE COMING TO  
GRAND RAPIDS THIS FALL!**

New branch location:  
**86 MONROE CENTER ST. NW  
GRAND RAPIDS, MI 49503**



At 3,300 square-feet, the branch provides space for one mortgage officer, two managers, and 10 financial service representatives.

Prsrt Std  
US Postage  
**PAID**  
MSU Federal  
Credit Union



**OAKLAND  
UNIVERSITY**  
Credit Union

**MICHIGAN  
STATE  
UNIVERSITY**  
FEDERAL CREDIT UNION  
*Together*  
Building Dreams  
3777 West Road • PO Box 1208  
East Lansing, MI 48826-1208

**STATE OF THE CREDIT UNION**

*The 2016 Year in Review of MSU Federal Credit Union and OU Credit Union*



*Save the Date!*

**OCTOBER 1, 2017**  
80<sup>th</sup> Anniversary Celebration

**FOOD, FUN, AND PRIZES FOR ALL AGES!**  
Register today: [www.msufcu.org/80years](http://www.msufcu.org/80years)

Thank you for your continued membership.  
We are excited to celebrate our 80 years of  
success—we couldn't have done it without you!

[FIRST NAME][LAST NAME]  
[ADDRESS 1], [ADDRESS 2]  
[CITY], [STATE] [ZIP CODE]



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