

2017 STATE OF THE CREDIT UNION

THE 2017 YEAR IN REVIEW: MSU FEDERAL CREDIT UNION + OU CREDIT UNION

To share our accomplishments with members and the community, we recently held our 80th Annual Meeting, where we presented our 2017 Annual Report. Many of these accomplishments are highlighted in this State of the Credit Union.

Data as of 12/31/2017



APRIL CLOBES
PRESIDENT/CEO

If you would like to receive a copy of the 2017 Annual Report, please call us at 800-678-4968 or visit any of our branch locations.

2017 was a notable year for the Credit Union, with many milestones to celebrate. We welcomed thousands of members at our combined 80th Anniversary celebration and Grand Opening of the second building on our headquarters campus. As I spoke with members that day, I heard many stories of how the Credit Union has helped them achieve their dreams of homeownership, new cars, and memorable family vacations. The best stories, however, were those about how we continue to provide outstanding service and spend time with each member to help with his or her financial needs, and that our team listens, teaches, and above all else, cares about our members.

Because we continue to grow membership at a rate twice that of the industry average, we have the opportunity to hire more employees from our communities to serve our members' needs. In 2017, we created 89 new jobs, and employed 812 at year's end.

One of the Credit Union's core values is giving back to the community. When we support local organizations through philanthropy and volunteerism, our communities thrive and become places where we are all proud to live and work. In 2017, the Credit Union continued its commitment to the community through 689 financial education events, 3,228 volunteer hours, and \$170,267 in employee donations. The Credit Union also announced support for several community programs including Lansing Promise, Ele's Place, Oakland University's Study Abroad Scholarship, Broad Art Museum at MSU, Science Gallery Detroit, and many others. These programs provide access to arts and culture, educational programs, stable housing, and social services. They also create a community where everyone can achieve their dreams.

Thank you for being a member of the Credit Union and for trusting us as your financial partner. We look forward to another 80 years of continued growth and outstanding service to our members.

OUR MISSION IS TO HELP OUR 251,497 MEMBERS ACHIEVE THEIR DREAMS

SERVICE TO OUR MEMBERS



TOTAL TRANSACTIONS
37,880,010



COMPUTERLINE LOGINS
9,382,386



CALL CENTER CALLS
629,410



MOBILE APP DOWNLOADS
38,799



CHATS & eMESSAGES
249,510



MOBILE APP LOGINS
16,898,790

OUR MEMBERS ACHIEVED THEIR DREAMS

3,915

BUSINESS LOANS

\$1B+

IN MORTGAGES

62,584

AUTO LOANS

SAVING MEMBERS MILLIONS

In 2017, we saved members **\$12,851,466** in interest by refinancing their high-rate loans from other financial institutions to the Credit Union at a lower rate. Since 2013, we have helped save members more than \$52,000,000 in interest.

BRANCH ENHANCEMENTS

In 2017, more than 70% of all new accounts were opened at one of our 18 branches located in greater Lansing, metro Detroit, or Grand Rapids.



REMODELED MSU STUDENT UNION BRANCH
Grand Re-Opening:
March 15, 2017



REMODELED DOWNTOWN LANSING BRANCH
Grand Re-Opening:
May 30, 2017

REMODELED BRANCH IN THE SPARROW PROFESSIONAL BUILDING
Re-Opened:
April 24, 2017



NEW MONROE CENTER BRANCH IN DOWNTOWN GRAND RAPIDS
Grand Opening:
October 11, 2017





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MSU Federal Credit Union
3777 West Road • PO Box 1208
East Lansing, MI 48826-1208



Prsrtd Std
US Postage
PAID
MSU Federal
Credit Union

TOP WORK PLACES 2017
Detroit Free Press

GREAT PLACE TO WORK CERTIFIED
AUG 2017 - AUG 2018
USA

BE INVOLVED.
HEALTHY WORKPLACE
LARGE AWARD FINALIST
GOVERNOR'S FITNESS AWARDS
4.20.2017

For Women
GREAT PLACE TO WORK 2017
Best Workplaces™



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

CHARITABLE GIVING

\$170,267

DONATED TO LOCAL CHARITIES BY EMPLOYEES

2017 CHARITY PARTNERS

CAPITAL AREA HUMANE SOCIETY

CAPITAL AREA UNITED WAY

STIGGY'S DOGS

MANY HANDS

FIRECRACKER FOUNDATION

FINANCIAL EDUCATION

We offer free financial education presentations to help members achieve financial success. For more information, visit msufcu.org/events or oucreditunion.org/events.

15,602
ATTENDED

689
PRESENTATIONS

INVOLVEMENT

280
EMPLOYEES VOLUNTEERED

3,228
HOURS IN OUR COMMUNITY

The Credit Union donated nearly \$2,500,000 to 500 charitable and campus organizations in 2017. This donation equates to \$9.73 per member. Together, we are positively impacting our communities.



\$3.85 BILLION
IN ASSETS

#3

LARGEST CREDIT UNION
IN MICHIGAN



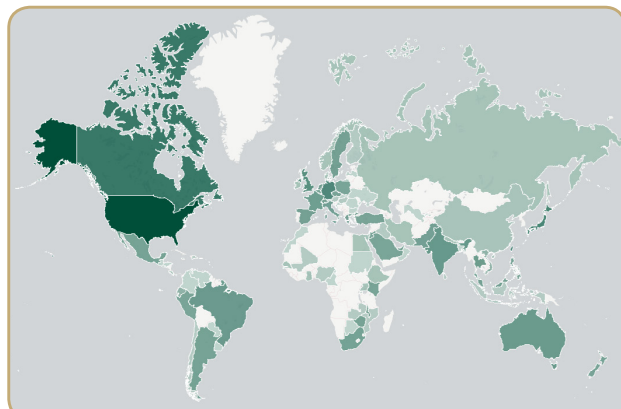
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LARGEST CREDIT UNION
IN THE UNITED STATES



OUR MEMBERSHIP IS WORLDWIDE.

THERE ARE MSUFCU MEMBERS IN
ALL 50 STATES
+ 114 COUNTRIES!



Fewer Members

More Members