

# THANK YOU!

WE COULDN'T DO IT WITHOUT YOU.



## 2015 STATE of the CREDIT UNION

THE 2015 YEAR IN REVIEW OF MSU FEDERAL CREDIT UNION & OU CREDIT UNION

## FINANCIAL EDUCATION IMPACT

### EDUCATIONAL EVENTS

250	▶	5,948	39	▶	872
PRESENTATIONS		ATTENDEES	SEMINARS		ATTENDEES

We provide a variety of financial education events, from seminars such as Buying a Home and Estate Planning to Starting a Nonprofit and Crowdfunding Strategies. We cover many topics to help you achieve your financial goals—whatever they may be.

### FINANCIAL 4.0



To expand our financial literacy outreach on college campuses, the Credit Union re-launched the Financial 4.0 program. This program features an interactive mobile app for iOS and Android, a website, and educational events for both MSU and OU students. The list of upcoming events can be found on the mobile app and website. Our goal through financial 4.0 is to help student communities to achieve financial and personal success now and beyond graduation. [msufcu.org/fin40](http://msufcu.org/fin40) | [oucreditunion.org/fin40](http://oucreditunion.org/fin40)

## MEMBER-FOCUSED

As we look forward to 2016 and our 79<sup>th</sup> year, we thank you for your continued membership. The Credit Union has experienced many changes and tremendous growth over the years, but one thing that has never changed is our focus on our greatest asset: you, our members.

With more than \$3 billion in assets, a membership of over 208,000, more than 645 employees, 15 branches, and more ATMs than any other financial institution in the Greater Lansing area, the Credit Union continues to develop in ways that best benefit our members and our community.

Our mission is to provide superior service while assisting members and employees to achieve financial security, their goals, and ultimately, their dreams. Your feedback is vital as we enhance our services to achieve more dreams. Member feedback has resulted in new technologies, and innovative products and services for all members. With your help, we continue to provide more ways to better help our members achieve financial success.

I LOVE MY MSUFCU ACCOUNT! I LIVE IN CA NOW AND WENT TO AN MSU ALUMNI PICNIC UP BY SAN FRANCISCO YESTERDAY AND WE GOT INTO A DISCUSSION [ABOUT] HOW MUCH WE LIKE OUR CREDIT UNION, MSUFCU!!!

I MUST SAY THANK YOU TO MSU FEDERAL CREDIT UNION, FOR CALLING ME AND OFFERING A LOWER INTEREST RATE ON MY CREDIT CARD AND OFFERING TO TRANSFER MY CAR NOTE FOR A LOWER PAYMENT AND INTEREST RATE! I JUST SAVED A BUNCH OF MONEY BY STAYING LOYAL #MSUFCU #CREDITUNIONSROCK

@MSUFCU OFFERS #FREE #FICOSCORES NOW! ON MY COMPUTERLINE DASHBOARD. WHEN DID THIS HAPPEN? SERIOUSLY THE #BESTCREDITUNIONEVER #WUT#WINNING



# 2015 STATE of the CREDIT UNION

As we look back on the highlights of 2015, we are proud to see the past year was filled with many great accomplishments and milestones. From growing to over 208,000 members to expanding our locations, we had a successful year and it wouldn't have happened without you. Thank you for making 2015 a success, we look forward to seeing what we will accomplish in the future – together.

## STRENGTH IN NUMBERS

### WHERE WE STAND

#### MEMBERS

208,650

#### ASSETS

\$3.03 BILLION

#### LOANS

\$2.07 BILLION

#### SHARES

\$2.61 BILLION

#### CAPITAL

\$322 MILLION

YEAR OVER  
YEAR GROWTH

7%

9%

11%

10%

8%



4,949,460  
BRANCH TRANSACTIONS



7,761,042  
MOBILE APP LOGINS



554,433  
CALL CENTER CALLS



546,842  
MOBILE eDEPOSITS



214,580  
CHATS & eMESSAGES



8,642,804  
COMPUTERLINE LOGINS

IN 2015, MEMBERS SAVED  
**\$9,146,224**  
IN LOAN INTEREST

ONE WAY THE CREDIT UNION SAVES MEMBERS MONEY IS BY REFINANCING THEIR HIGH-RATE LOANS FROM OTHER FINANCIAL INSTITUTIONS TO MSUFCU OR OU CREDIT UNION AT LOWER RATES.

## GROWING TOGETHER

### BUILDING EXPANSION

#### SECOND BUILDING ON OUR HEADQUARTERS CAMPUS

GROUND BREAKING: JUNE 9, 2015

To continue providing superior service for our growing membership, we are creating a new space for employees to assist members as well as new job opportunities in our community. The building is expected to open in summer 2017.

#### MERIDIAN CROSSING BRANCH

GRAND OPENING: JULY 23, 2015

In the summer of 2015, we welcomed our 15th branch to better serve our members in Okemos and the Greater Lansing area. This branch is a full-service location, including drive-up tellers and 24-hour ATMs.

### MSUFCU & OU PARTNERSHIP

In 1959, MSU established a new campus in Oakland County, MSU-Oakland. We were the financial institution that provided financial services to university employees at that time and continued to serve the OU community after Oakland University became its own institution. In 2013, we strengthened our partnership by serving as the official credit union for the university under the tradename of Oakland University Credit Union. Through our enhanced partnership, the Credit Union has become more actively involved in campus programs and our OU memberships continue to grow.

### HOW WE'VE GROWN

15  
BRANCHES

647  
EMPLOYEES

#1

LARGEST UNIVERSITY-BASED CREDIT UNION IN THE WORLD

#3

LARGEST CREDIT UNION IN MICHIGAN

#51

LARGEST CREDIT UNION IN THE UNITED STATES

## GIVING BACK

Giving back to the community is one of our core values in which we make it a top priority to support various local organizations and charities. Each year, employees participate in two six-month charity campaigns. From January through June, employees raise funds for a local area charity of choice. From July through December, employees raise funds for the Capital Area United Way. To learn about more of the ways we give back, visit our community websites:

[msufcu.org/community](http://msufcu.org/community) | [oucreditunion.org/community](http://oucreditunion.org/community)

620

CAMPUS AND LOCAL ORGANIZATIONS SUPPORTED BY THE CREDIT UNION

### CREDIT UNION EMPLOYEES DONATED:

\$69,415

TO MICHIGAN YOUTH OPPORTUNITIES INITIATIVE

\$100,000

TO CAPITAL AREA UNITED WAY