

2018

STATE OF THE CREDIT UNION

As we look back on the highlights of 2018, we are proud to see the past year was filled with many accomplishments and milestones. From growing to over \$4.2 billion in assets and nearly 270,000 members to celebrating the groundbreaking of two branches and expanding our products and services, we had a remarkable year. And it wouldn't have been possible without you. Thank you for making 2018 a success. We look forward to seeing what we will accomplish in the future, together.

To share our accomplishments with members and the community, we recently held our 81st Annual Meeting, where we presented our 2018 Annual Report. If you would like to receive a copy of the 2018 Annual Report, please call us at 800-678-4968 or visit any of our branch locations.

Data as of 12/31/2018

PRESIDENT'S MESSAGE



APRIL CLOBES
PRESIDENT/CEO

While the Credit Union expands to serve our ever-growing membership, we remain committed to our high standard of member service. I regularly hear stories from our members about the quality of service they receive from our friendly and knowledgeable employees who are living our mission of helping members achieve financial success. Our continual growth provides the opportunity to hire more local employees to serve our members. In 2018, we created 63 new jobs, and at year-end, had 869 employees.

In 2018, we also expanded our financial education programs and restructured our youth accounts. Additionally, we introduced several new products and services, enhanced our digital offerings, and increased our commitment to giving back to our universities and communities — and are committed to doing so in 2019 and beyond.

On April 1, 2019, we introduced the Desk Drawer Fund, a foundation supporting the MSUFCU and OU Credit Union communities. The mission of the Foundation is to contribute to creating communities where we are all proud to work and live. The Foundation focuses on five philanthropic pillars: arts and culture, stable housing, empowering youth, financial education, and fostering entrepreneurialism. To learn more about the Foundation, visit deskdrawerfund.org.

Thank you for choosing to be a member of the Credit Union and for trusting us as your financial partner.

GROWING

269,344

MEMBERS ▲ 7.10% SINCE 2017

\$4,229,509,225

ASSETS ▲ 9.98% SINCE 2017

\$3,353,989,014

LOANS ▲ 11.69% SINCE 2017

\$3,477,205,260

SHARES ▲ 9.46% SINCE 2017

\$461,097,704

CAPITAL ▲ 10.36% SINCE 2017

SERVING MEMBERS



39,786,729

TOTAL TRANSACTIONS



3,629,282

ATM TRANSACTIONS



1,070,468

BILL PAYMENTS



5,404,275

BRANCH TRANSACTIONS



607,780

CALL CENTER CALLS



10,878,936

COMPUTERLINE LOGINS



913,389

eDEPOSITS



248,309

eMESSAGES & LIVE CHATS



40,552

MOBILE APP DOWNLOADS



20,406,038

MOBILE APP LOGINS

IN 2018, WE SAVED MEMBERS \$13,412,179

by refinancing their high-rate loans from other financial institutions to lower rates at MSUFCU.

BREAKING GROUND

As the Credit Union's membership continues to grow, so does the need for additional branches. To expand our services, we celebrated the groundbreakings of two new branches in Oakland County. Both are expected to open late 2019.

BERKLEY BRANCH
1833 Coolidge Hwy.
Berkley, MI 48072

Groundbreaking:
10.17.2018

SASHABAW BRANCH
6051 Sashabaw Rd.
Clarkston, MI 48348

Groundbreaking:
11.29.2018



Visit msufcu.org/locations for more details.

THE 2018 YEAR IN REVIEW: MSU FEDERAL CREDIT UNION + OU CREDIT UNION

2018 STATE OF THE CREDIT UNION

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

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

OFFERING NEW PRODUCTS + SERVICES

YOUTH ACCOUNTS + ONLINE STORE
To set our youth members on the path to financial success, we introduced five new youth accounts with age-appropriate content. We also launched a digital Youth Store, where youth members receive one digital coin for every \$10 deposited, which can then be redeemed for prizes. Learn more at msfcu.org/youth.

VISA CARD LOCK
Visa Card Lock gives you peace of mind by allowing you to lock or unlock your debit and credit cards in Computerline or the mobile app. By locking your debit and credit cards, no one can use them to make purchases. If you misplace your card, simply lock it. Then, unlock it once it's found. It's that easy! Learn more at msfcu.org/visasecurity.

LOCAL LOYALTY
MSFCU partners with more than 60 businesses to offer members exclusive discounts when they use their Credit Union Visa Debit or Credit Cards at participating businesses. Be sure to mention you're using an MSFCU or OU Credit Union card! To view current discounts, visit the My Offers section of the mobile app.

FIRST-TIME HOMEBUYERS PROGRAM
With our exclusive first-time homebuyer's option, members can choose from 10- to 30-year terms with fixed or variable rates and down payments of as little as 3%. Plus, first-time homebuyers receive \$500 off closing costs and a special housewarming gift. To learn more, visit msfcu.org/firsttimehomebuyer.



DONATED BY EMPLOYEES TO OUR 2018 CHARITY PARTNERS:
\$231,780

HOURS VOLUNTEERED BY EMPLOYEES AT VARIOUS EVENTS IN OUR COMMUNITY
4,750

We supported 1,122
charitable and campus organizations in 2018.

EDUCATING MEMBERS

FINANCIAL EDUCATION SEMINARS + EVENTS
795

SEMINAR + EVENT PARTICIPANTS
20,872

We offer free financial education to help members achieve financial success. For more information, visit msfcu.org/events.

GIVING BACK