

2021 ANNUAL REPORT



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PRESIDENT'S MESSAGE

2021: A Year of Growth and Possibilities



Ronald Belle
PRESIDENT & CHIEF
EXECUTIVE OFFICER

“People helping people” – it’s the heart of the credit union movement. It’s also what inspires AmeriCU Credit Union to look beyond today and plan for the future. 2021 was a year defined by growth and possibilities. We began the year implementing a new Strategic Plan along with newly defined Vision and Mission statements. Our plan focuses on five key pillars that ultimately lead to enhancing the member experience, improving capabilities, and creating opportunities for future growth. Our vision and mission statements keep us aligned to what’s most important: the well-being of our members, teammates, and communities.

As a not-for-profit financial cooperative, we work to put our members at the core of every decision we make. This past year, we invested in new technologies to give members more options; we enhanced our self-service offerings; and we made improvements to our overall products and services. We put a renewed emphasis on infrastructure, making internal technology advances that are moving our current and future capabilities forward more rapidly than ever before. We updated legacy software systems,

added digital platforms, and began leveraging cloud-based applications and systems. In today’s advancing world, these technology changes are quickly becoming ‘foundational’ improvements and pave the way for future innovations, as we plan to evolve our in-branch and member support capabilities. All of which lead to a constantly improving and evolving member banking experience. Recent changes have improved efficiencies and capabilities across the credit union, as well as improved convenience and data protection for our members.

We owe these successes to our team of dedicated employees who continued to work every day with the best interests of our members in mind.

In 2021, AmeriCU continued to grow. In July we achieved a membership milestone, celebrating our **150,000th member!** The entire credit union celebrated with an organization-wide Spirit Day and we honored our 150,000th member, Karla, with a \$150 gift card to mark the occasion. We finished the year with over 154,000 members, a 7.33% increase over 2020. Total assets grew \$331 million or 15.01%, bringing AmeriCU's total assets to \$2.5 billion. We are proud to be a strong financial institution supporting our members' needs.

To support the organization's anticipated future growth, the structure of our executive team was realigned, enhancing leadership efficiencies across the credit union. Alissa Sykes Tulloch, former Chief Experience Officer, was promoted to Executive Vice President/Chief Operating Officer. Alissa is responsible for leading our strategic growth initiatives across all areas of the credit union and aligning our resources to better support the membership's needs. Dyana Herrig O'Neill has been promoted to Chief Experience Officer. Dyana has been part of the AmeriCU family for over 35 years and has been an invaluable teammate. Her leadership has been an important addition to the executive team. As Chief Experience Officer, Dyana is responsible for enhancing our retail and operational processes with a primary focus on the overall member experience.

Changes at the executive level have led to opportunities across the credit union. A review of departmental structures highlighted opportunities for realignment and resulted in efficiencies and opportunities for 10 teammates who received promotions. We know from experience that with

effective leadership, organizational collaboration, and teamwork, AmeriCU will continue to experience industry leading growth trends in 2022 and beyond.

It's our organization's mission to 'provide our members the right financial services to live life, dream big, and achieve financial success'. In 2021, our dedicated team of financial professionals assisted thousands of members and their families, helping them to identify the right financial solutions to meet their needs. To ensure our teammates were prepared to help our members, we added several new training programs and increased the number of Certified Credit Union Financial Counselors on staff. Each of our 23 certified financial counselors completed a six-month training program through the Credit Union National Association. At the completion of the program, each participant passed a certification exam and earned the designation of Certified Credit Union Financial Counselor.

'People helping people' also meant helping our business members get back to work. We made it easier for them to do their business with enhanced online offerings such as a new business banking platform and cash management services. From the office to the road, our business banking accounts can go wherever the business owner needs to take them.

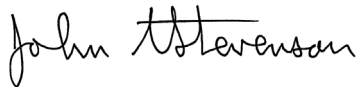
Guided by our Vision 'to be the most admired organization in every community we serve', we continued to expand our community outreach. For our military service members, first responders and their families, AmeriCU is honored to have created an exclusive First Responders program for all who serve our country and local communities. Our commitment to local non-profit organizations grew

in 2021. We proudly supported 70 organizations providing financial support of more than \$200,000 in our local community. In addition to monetary donations and sponsorships, AmeriCU team members were more involved in our communities than ever – volunteering over 700 hours of community service in 2021. Whether we were building beds for children in need, preparing a new exhibit at the zoo, spring cleaning a children’s summer camp, or volunteering at one of our many community events, our teammates provided an overwhelmingly positive representation of AmeriCU in every community we call home. And for the fifth year in a row, we were recognized as a Best Company to Work For in New York State. A proud achievement for all AmeriCU teammates.

As we look ahead to 2022, we anticipate another year of even more amazing enhancements to our products, services, and our members’ overall experience. Your credit union is well-positioned for continued growth and success, and we look to the future with hope and optimism. We are excited for the journey ahead, and we thank our member-owners and our hard-working team for choosing AmeriCU every day.



Ronald Belle
PRESIDENT & CHIEF
EXECUTIVE OFFICER



John Stevenson
CHAIRMAN OF THE BOARD

2021 INITI MILESTON

✔ Decreased the cost of membership at AmeriCU, known as par value, from \$5 to \$0.01.

✔ Expanded our membership eligibility to serve even more members and communities.

✔ Achieved an Average Net Promoter Score (NPS) of 71.88 in member satisfaction (a score higher than 65 is considered ‘world class’ member satisfaction).

✔ Offered a loan discount program for First Responders, members of the Military, employees of AmeriCU and AmeriCU’s business partners for auto loans, home improvement loans, marine loans, RV and other recreation vehicles loans, and personal unsecured loans. Qualifying applicants were also eligible to have their Application/Origination fee waived if they were applying for their first mortgage.

1. INITIATIVES & MILESTONES

- ✓ Began a credit building program for employees of AmeriCU and AmeriCU's business partners where if you apply for a loan and are declined you will have the opportunity to be approved for a \$1,000 AmeriCU Visa® Credit Card upon the completion of a financial wellness course.

- ✓ Donated \$200,000 across sponsorships, events, charitable donations, and COVID-19 support.

- ✓ Contributed \$25,000 to the Rome Area Chamber of Commerce's Business Assistance Fund.

- ✓ Awarded \$10,000 in scholarships to ten high school seniors and continuing college students.

- ✓ Named one of the Best Companies to Work for in NYS for 2021, our fifth time winning the award.

- ✓ Developed 23 employees to become Certified Credit Union Financial Counselors through CUNA's Financial Counseling Certification Program (FiCEP).

- ✓ Introduced Online + Mobile banking services for AmeriCU business members, and additional ACH and Cash Management benefits to help them run their businesses.

- ✓ Launched an all-employee bonus program tied to AmeriCU's strategic initiatives.

- ✓ Expanded internal offices in Onondaga County with the opening of our Administration and Education Center.

- ✓ Joined the CO-OP ATM network, giving AmeriCU members surcharge-free access to over 30,000 ATMs nationwide.

WHAT MEMBERS ARE SAYING

No matter which Financial Center they choose, our members have some of the nicest things to say about banking with AmeriCU!

“

I am always pleased to have such knowledgeable individuals to deal with when I need help. Thank you for having so many wonderful employees.

– PAULINE, ONEIDA

”

At this moment, I am quite happy with AmeriCU. My parents were one of the first members, I joined soon afterward and have been with you ever since.

– SALLY, ROME

I have been extremely happy since I switched to AmeriCU. I tell everyone how satisfied I am.

– KATHERINE, CAZENOVIA

AmeriCU does everything I need and is everything I look for a credit union to be.

– JOANNE, ILION

Everyone at AmeriCU goes out of their way to help no matter what problem I have.

– SHEILA, LEE CENTER

AmeriCU is fantastic! Anytime we've needed anything, the [staff] is amazing. [They are] extremely helpful and friendly!

– JOHN, CORTLAND

I love AmeriCU. No other financial institution can compare!

– MARY, LIVERPOOL

Honestly, best 'bank' I've ever had. Never had other institutions so motivated to help me succeed financially!!!

– NORMAN, AUBURN

FINANCIAL WELLNESS AND EDUCATION

In 2021, AmeriCU continued to offer our financial wellness programs and educational resources, both in-person and virtually, and free of charge for schools, colleges, community groups, not-for-profit organizations, and business partners of AmeriCU.

Our Membership Development Team hosted an impressive number of financial wellness seminars to 36 business partners' companies, presenting 83 sessions to 938 total attendees throughout the year. In tandem with our Community Educator, the team also presented 89 seminars to 1,939 high school and college students across 18 different schools. Students were also able to access AmeriCU's DreamBIG online learning modules, and 425 students accessed a total of 1,030 of the modules. Similarly, 5,776 members accessed financial wellness sessions made available through AmeriCU's partnership with EVERFI.

AmeriCU now offers 23 Certified Credit Union Financial Counselors across our 19 Financial Centers who are available to provide our members with personalized financial wellness guidance and counseling. Our staff obtained the specialized skills and knowledge required to guide members to financial security, were certified through CUNA's Financial Counseling Certification Program (FiCEP), and can assist members with reviewing their credit report, budgeting, navigating financial hardships, setting long-term goals, and more.

COMMUNITY GIVEBACK

AmeriCU was a proud sponsor and supporter of the following local events, support efforts, and charitable organizations in the communities we served in 2021.



SPONSORSHIPS & EVENTS

American Heart Association Utica
Heart Run/Walk
American Heart Association Syracuse
Heart Walk
American Heart Association North
Country Walk
Painting with a Twist Virtual Fundraiser
Charity for Children Golf Tournament
Utica-Rome Charity Golf Tournament
Central New York Chapter Golf Tournament
Tri Valley YMCA Golf Tournament
Upstate Foundation Golf Tournament
Rome Health Golf Tournament
LUPUS Golf Tournament
AccessCNY Golf Classic
Ancor Foundation Gold Event
Mohawk Valley Latino Festival
Syracuse Arts & Crafts Festival
HBRCNY Home & Garden Show

Christmas & Crafts Show
Centerstate CEO
B'ville Big Chill
CNY SHRM
Cystic Fibrosis CNY
Cazenovia Chilly Chili
Cazenovia Christmas Walk
Liverpool Chamber Parade
City of Fulton Snowman Contest
CNY Veteran's Parade
Lewis County Fair
Lewis County Food Truck Friday
Cream Cheese Festival
Rome Relay for Life
Rome Rotary Canalfest
Rome Honor America Concert & Fireworks
MACNY Manufacturing Day
Community Memorial Foundation
Kelberman Center Pedal for Autism

Oswego Industries/Arc of Oswego
Oswego Catholic Charities
Oswego Speedway
OnPoint for College
Oriskany Falls Rotary
Syracuse Workforce Run
AUSA Military Child Movie Night
Utica Downtown Getdown
Moonlight Movie Series
Cortland Golf Bake
Connor's Way 5 Mile
Lights on the Lake
Halloween At The Park
Fulton Speedway
USO Ample Sample
USO Scavenger Hunt
USO Trunk or Treat
YMCA Central NY

ATHLETIC SPONSORSHIPS

Syracuse University Athletics
SUNY Cortland Athletics
Syracuse Stallions Basketball
Syracuse Crunch Hockey
Utica Comets Hockey
Utica University Men's Hockey

CHARITABLE CONTRIBUTIONS

The American Heart Association
The American Cancer Society
Children's Miracle Network
The Baldwin Fund

COVID LOCAL BUSINESS SUPPORT

Taste of Syracuse Restaurant Rescue
Utica Handshake City Be A Neighbor Fund
Rome Chamber Business Assistance Fund

COMMUNITY DONATIONS

Rome Rescue Mission
Fayetteville-Manlius Food Pantry
Madison County Rural Health Council
SUNY Morrisville Auxiliary
Mary Nelson Youth Center
Humane Society of Rome
Upstate Golisano Children's Hospital CMN

Mohawk Valley Health System CMN
Rome Health Pediatrics
Sleep in Heavenly Peace
Cazenovia Cares
Toys for Tots
YWCA Adopt a Family
ICAN School Supplies

ICAN Evelyn's House
The House of Good Shepherd
Watertown Urban Mission
Giving Tuesday Military
Cortland Community Chest
City of Rome: Bike Helmets for Kids
Big Frog 104's: Santa for Seniors

COMMUNITY ENGAGEMENT

One of the most important things we can do for our members is to reinvest our time and talent in our communities, whether that’s by sponsoring more events, giving more to charities, volunteering more hours, or investing in more scholarships and educational programs.

We’re incredibly proud of the myriad ways our staff have generously given their time to volunteer, serve, improve, and advocate for their communities all year round.

OSWEGO COUNTY CATHOLIC CHARITIES, FULTON

Volunteers folded and sorted clothing and cleaned and reorganized houseware items that had been donated ahead of a planned reopening.

.....

THE SALVATION ARMY, SYRACUSE

Workers cleaned the onsite playground, which is used by the daycare and preschool, and cleaned up leaves at their Family Place facility.

.....

LIBERTY RESOURCES, ONEIDA

Volunteers spring cleaned the patio and planted flowers in the courtyard.

.....

SAMARITAN CENTER, SYRACUSE

Employees served meals for those in need and cleaned up the kitchen.

CLEAR PATH FOR VETERANS, CHITTENANGO

Helpers weeded walkways and gardens, and cleared wood and raked leaves across the grounds, including the massive area surrounding the basketball and tennis courts.

.....

MADISON COUNTY CHILDREN’S CAMP, EATON

Employees spring cleaned the children’s campsite, raked leaves, cleared fallen branches and sticks, and helped clean the bunkhouses.

.....

THE UTICA ZOO, UTICA

Volunteers stained wood for a new zebra exhibit.

.....

SLEEP IN HEAVENLY PEACE, UTICA

Helpers assembled beds for area children, manufacturing 21 beds across a two-day corporate build, and employees also helped to deliver finished beds to those in need.



MEMBER VALUE PROGRAM

AmeriCU employees are guided by the principles we’ve set internally through our MVP-1Team Program, designed to improve members’ lives, connect with them, and to develop ourselves as employees to better live and represent the AmeriCU brand. Here are just some of the amazing ways our employees embody those principles, along with the credit union’s mission and vision, by listening, engaging, educating, and providing exceptional service to our members and fellow employees.

[Some stories have been modified from their original version for clarity or brevity.]

REBHEKA MORAN

I closed a Home Equity Loan for a member and after closing, I was reviewing his credit report and informed the member that we can save them money on the loans that they had financed at other lenders. After carefully reviewing and doing the comparison of payments and interest rates, we were able to save the member money on all his loans, refinancing his truck, SUV, RV, and UTV over to AmeriCU. Our member was ecstatic that we were saving him so much money by refinancing. He was impressed that I took the time to look over his finances and put him in a better financial position. He is looking forward to having all his business in one location. This shows that if you have the right conversations with our members, the opportunities are endless, and for that we gained four new consumer loans and another satisfied member.

.....

TRAVIS KNIGHT

I had a member who canceled an appointment to refinance a high-interest rate loan so I decided to call to see if I could assist her over the phone. She informed me she has canceled so many times because things just kept coming up and she felt bad for having to cancel so often. She was blown away by me giving her a call to help her. We went over the specifics, got an application in and she was instantly approved! I noticed she also qualified for a Signature Rewards card at a much lower rate than any of her other cards. She instantly took the offer and said she was going to call and cancel her new American Express card because AmeriCU was an unbelievable deal! She passed the phone to her husband and I was able to get him approved for a Signature Rewards card as well! They are so excited to have all their loans and cards where they feel most welcome and appreciated.

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RACHEL SIDERINE

I was at the pool supply store picking up supplies on lunch. The cashier saw my name tag and said he remembered me speaking to his class at Madison BOCES a few years ago. I asked how he has been, and he said good. He mentioned that it was ironic that I came in because he has been trying to get a credit card. Being young, no one would approve him so he could start building his credit. I asked how long he had been working at the pool store and he said four years and I told him I don't think it will be an issue for me to help and that I would see what I could do. He was already a member, so I took his name and phone number, came back to my office and put in an application for him. It was approved for \$500. I called him and let him know and I could sense how excited he was that I had helped him. I was really pleased that the class I had taught years ago was able to pave way to building this relationship with our member.

ALINA DECKER

I was helping a couple when they mentioned their bank doesn't allow them to make principal payments on their RV loan. They had a statement with them and showed me that they had paid so far in advance that they technically didn't owe a payment until November. I did the math and showed them that if they waited until November to make their next payment, they would owe over \$1,300 in daily interest! I told them we would be able to get them a lower rate, lower their term/monthly payment, and they would be able to make as many principal payments as they wanted.

They did the application right away, and we closed the \$62,000 RV loan the next day. They decided to refinance all their loans to AmeriCU because they were so relieved that I helped them with their RV loan. The next day we closed a \$65,000 auto loan, and their son called to refinance his RV as well. The members were so happy with their new rate and term, they asked if they could take a stack of my business cards to share with their friends at camp who may also want to consider refinancing their RVs through AmeriCU.

MIKE COOK

I ran to Fastrac during my lunch for an iced coffee. A worker was cleaning the coffee area. As I was prepping my drink, I said "Hi" and told her I wouldn't make a mess of what she had just cleaned. She said, "You can do whatever, because you're from AmeriCU." I had a mask on and I wasn't wearing an AmeriCU shirt, so I was surprised she recognized me! She went on to say how AmeriCU has helped her with her finances in so many ways. She had a couple questions about a lien release that I answered there as well. I definitely felt a great sense of pride as I left.

When I went back to the office, I told my co-workers about my experience. Margaret had mentioned that her member works over there and that she had recently done a loan for her. I just wanted to recognize Margaret and the whole Herkimer Team for having such a positive impact on this member and countless others. I also know these kinds of encounters happen every day all over our footprint. Together, we all continue to build up a wonderful brand that really connects with people, so be proud! "Great Job" to the entire AmeriCU Team!

MILITARY APPRECIATION

AmeriCU has remained dedicated to our military roots for over 70 years and we continued that tradition in 2021, finding new ways to honor and provide exceptional service to those who have served our country.

Our dedicated team worked tirelessly to proactively identify opportunities for military members to save money on their loans, earn more on their savings, and offered new and easier ways to do their banking. AmeriCU employees have been more involved than ever, volunteering their time and talent to support the U.S. Army 10th Mountain Division soldiers, their families, and Fort Drum through a variety of different partnerships and events.

Some of our newest opportunities include proudly supporting Military Saves Month, an initiative that promotes the value of automatic saving to help service members and their families reach their savings goals. The free, virtual event centered around weekly themes of saving automatically, saving for the unexpected, saving to retire, saving by reducing debt, and saving as a family.

April was also a time to show support for our military children as AmeriCU went Purple Up! for Military Kids Day. Employees and visitors to the credit union were encouraged to wear purple in celebration and recognition of military children for their service, commitment, and sacrifice.

In September, AmeriCU's Salute to the Troops Tribute Concert celebrated its ninth year as part of Fort Drum Family and Morale, Welfare and Recreation's (FMWR) Mountainfest. The concert, which has been recognized multiple times by the Credit Union National Association as the best promotional event in the country, is presented by AmeriCU in thanks to the U.S. Army 10th Mountain Division soldiers and their families for their valiant service and sacrifice to our country. Blanco Brown opened for country music artist Randy Houser, who headlined this year's show, which remains a free event open to the entire community.

As stewards for our military members, we have regular meetings with organizations on Fort Drum in order to gather feedback to develop programs, training, and financial wellness classes tailored to their unique needs, and so we may discuss the financial challenges that our soldiers experience and how we can leverage each other's resources to further assist our military community.



2020-2021 FINANCIALS

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION (UNAUDITED)

ASSETS

	2021	2020
Cash and cash equivalents	\$197,283,636	\$101,446,649
Deposits at corporate credit union	812,292	768,959
Investments - available for sale	319,069,502	197,240,748
Loans to members, net of allowance for loan losses	1,937,239,181	1,821,390,737
Loans held for sale	-0-	296,040
Accrued interest receivable	4,766,918	4,288,800
Property and equipment, net	30,140,108	31,961,609
Other assets	53,859,297	55,422,805
TOTAL ASSETS	\$2,543,170,934	\$2,212,816,347

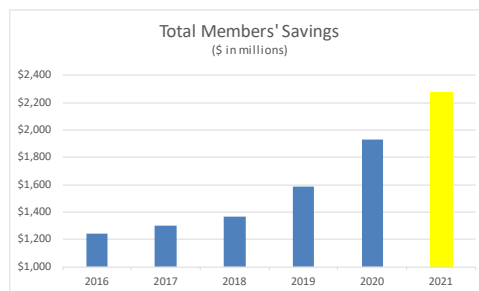
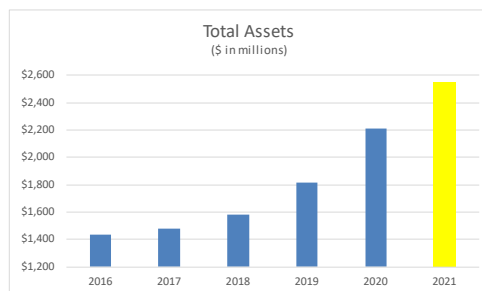
LIABILITIES AND MEMBERS' EQUITY

LIABILITIES

Members' share and nonmembers' deposit accounts	\$2,275,817,557	\$1,926,301,726
Borrowed funds	50,000,000	100,000,000
Accounts payable and accrued liabilities	20,823,159	21,843,666
TOTAL LIABILITIES	2,346,640,716	2,048,145,392

MEMBERS' EQUITY

Regular Reserve	25,722,824	25,722,824
Undivided Earnings	175,047,046	137,307,319
Accumulated other comprehensive (loss) income	(4,239,652)	1,640,812
TOTAL MEMBERS' EQUITY	196,530,218	164,670,955
TOTAL LIABILITIES & MEMBERS' EQUITY	\$2,543,170,934	\$2,212,816,347



CONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

INTEREST INCOME

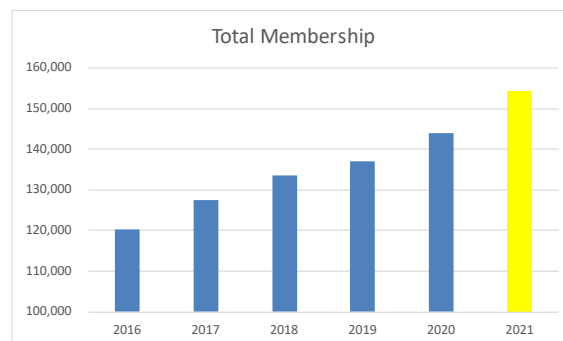
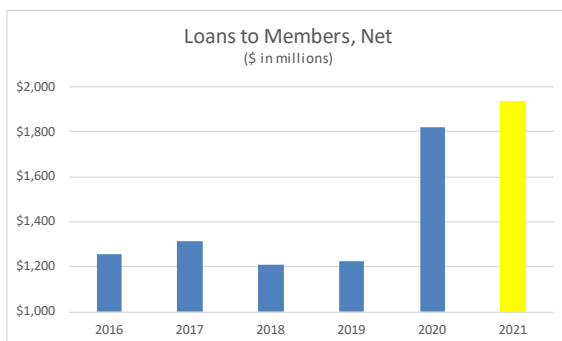
	2021	2020
Interest on loans	\$81,638,186	\$59,315,826
Investment income	3,909,535	6,073,811
TOTAL INTEREST INCOME	85,547,721	65,389,637

INTEREST EXPENSE

Dividends and interest	14,788,777	20,711,217
Borrowed funds	1,135,443	1,614,344
TOTAL INTEREST EXPENSE	15,924,220	22,325,561
NET INTEREST INCOME	69,623,501	43,064,076

Provision for loan losses	6,711,000	14,150,000
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	62,912,501	28,914,076

Non-interest income	29,471,344	26,193,519
Non-interest expense	54,644,118	49,291,535
NET INCOME	\$37,739,727	\$5,816,060



Audited financial statements will be available at www.americu.org/about/annual-reports upon completion.

BOARD AND MANAGEMENT

BOARD OF DIRECTORS



John A. Stevenson
CHAIRMAN



George C. Bauer, III
VICE CHAIRMAN



Ryan Kuhns
RECORDING OFFICER



Terri Tulowiecki
CHIEF FINANCIAL
OFFICER



Joseph J. Turczyn
DIRECTOR



Jennifer Stowell
DIRECTOR



Nicola Fabrizio
DIRECTOR

SUPERVISORY COMMITTEE



Glenn Gaslin
CHAIRMAN



Robert J. Angelhow
MEMBER



Lester Burt
MEMBER



Jaclyn Lawrence
MEMBER



Mike Sewall
MEMBER

CHIEF LEADERSHIP TEAM



Ronald Belle
PRESIDENT & CHIEF
EXECUTIVE OFFICER



Alissa Sykes Tulloch
EXECUTIVE VICE PRESIDENT &
CHIEF OPERATING OFFICER



Bryan Delehanty
CHIEF FINANCIAL
OFFICER



Dyana Herrig O'Neill
CHIEF EXPERIENCE
OFFICER



Jin Gwak
CHIEF DIGITAL &
INFORMATION OFFICER



Mark Livesey
CHIEF RISK
OFFICER

Sonya Ezell
EXECUTIVE ASSISTANT
TO THE PRESIDENT & CEO

Marissa Carollo
EXECUTIVE ASSISTANT

SENIOR MANAGEMENT TEAM

Tiffany Abele
AVP, HUMAN RESOURCES

John Arnold
AVP, LENDING SALES

Daniel Belfield
CORPORATE COUNSEL

Jeff Canarelli
VP, REAL ESTATE AND FACILITIES
MANAGEMENT

Ryne Cornacchia
AVP, RISK SERVICES

Kristy D'Imperio
AVP, MEMBER CONTACT CENTER

Stephanie Fisher
AVP, CARD SERVICES & ATM

Jason Lewin
VP, MEMBER TECHNOLOGY DELIVERY

Michael J. Manuele
AVP, FINANCIAL CENTER SERVICES,
REGION A

Stephanie McGuire
SVP, LENDING

Kristy Nole
AVP, MARKETING

Gail Rizzo-Spilka
AVP, MEMBERSHIP DEVELOPMENT

Michael Smith
AVP, FINANCIAL CENTER SERVICES,
REGION C

Tina Thornton
AVP, FINANCIAL CENTER SERVICES,
REGION B

Cara White
AVP, INSURANCE & WEALTH
SERVICES

Heather Wood
AVP, OPERATIONS



VISION

To be the most
admired
organization in
every community
we serve.

FOR EVERY DAY.

ARMORY SQUARE AUBURN CAMILLUS CAZENOVIA CICERO CORTLAND
LOWVILLE ONEIDA ONONDAGA HILL ROME

MISSION

Provide our
members the right
financial services
to live life, dream big,
and achieve
financial success.

FOR EVERYTHING.

AND FAYETTEVILLE FORT DRUM GRIFFISS HERKIMER LIVERPOOL
SYRACUSE UTICA WATERTOWN YORKVILLE

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