

2023 ANNUAL REPORT



AmeriCU & You.
CREDIT UNION
LET'S CONNECT.

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PRESIDENT'S MESSAGE



RONALD BELLE
President & Chief
Executive Officer

As we look back at 2023, we're excited to celebrate the stories, journeys, and milestones of AmeriCU Credit Union. These moments highlight our vision and mission of providing excellent member service. As a financial cooperative, one of the greatest benefits we can provide our members is continued financial growth and stability.

Since 1950, from Griffiss Air Force Base in Rome, New York, we have grown to serve more than 162,000 members across New York State and our country with a team of more than 400 dedicated teammates. As a member-owned institution, increased member engagement plays a pivotal role in our growth. This allows us to provide competitive rates, product enhancements, along with advanced self-serve technological capabilities, all while investing more in our local communities.

In July 2023, AmeriCU was proud to announce our largest expansion yet into 15 additional counties across the North Country, Mohawk Valley, Central New York, and Southern Tier communities of New York State. We are thrilled to expand our field of membership into now

twenty-four counties to promote financial education, stability, and growth. By extending our footprint, we offer new and expanded solutions to address the unique financial needs of more communities, individuals, families, and businesses.

Though AmeriCU has proudly served members across the world through our military roots, this expansion makes it possible for all individuals who live, work, worship, or regularly conduct business in these counties to easily become AmeriCU members. With the introduction of AmeriCU's Virtual Financial Center, members can now connect from anywhere. Through the addition of virtual appointments and video calls, our full-service Virtual Financial Center team can assist members with nearly any transaction, product, or service, just as they would in a physical financial center.

Our website now provides enhanced capabilities and is easy to navigate with information that is readily accessible for our members. As a part of the redesign, we added a 24/7 chat feature called SAM. SAM is your own personal, knowledgeable AmeriCU representative who can answer questions or guide you through your online or mobile transactions. Members also can live chat or video chat with an AmeriCU Virtual Financial Center representative during business hours to help with their unique financial needs.

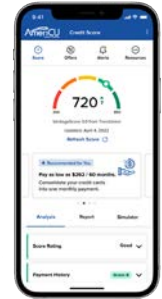
AmeriCU expanded its Interactive ATM network to offer members greater convenience, security, and flexibility. Members can access their AmeriCU accounts, make deposits and loan payments, transfer funds, and withdraw cash in multiple denominations. Members can also speak with one of AmeriCU's virtual representatives through our new Interactive Teller Machines (ITMs), conveniently located at all financial centers as well as the cities of Oneida and Fulton. AmeriCU belongs to a network of other credit unions, so members have access to over 30,000 nationwide surcharge-free ATMs.

AmeriCU continues to invest in our local financial centers. Both the Watertown and Auburn locations were completely renovated this year, continuing our multi-year commitment to update and upgrade AmeriCU locations. We are pleased to provide enhanced capabilities with modern-day technology that reflect the evolving needs of our members both today and into the future.



We have expanded our offerings for members who prefer to bank with AmeriCU through self-service tools. This provides sensible solutions for all their financial needs. This year we introduced the new AmeriCU Mortgage App to enhance members' loan application experience. Members can now apply for a mortgage or home equity

loan from anywhere, either online or from their mobile device. We also added My Credit Score, a free and easy way for all members to monitor their credit scores, in real-time.



We made it easier for members to send and receive payments and have their direct deposits available sooner. Pay A Person makes it easy to send and receive money to virtually anyone, safely and securely. Pay A Day Early allows members to receive their direct deposit one day earlier, providing members early access to their funds.

AmeriCU continues to grow and expand business banking capabilities by offering a tool to connect more seamlessly with customers. Autobooks allows business members to provide digital invoices and collect payments from their customers with a few simple clicks. Members can now access all their consumer and business accounts in one place on AmeriCU's app, while still taking advantage of customized features to help manage their business.

AmeriCU offers members a range of financial services through AmeriCU Investments and AmeriCU Insurance Services. With changes in the market in 2023, the personalized service offered by these teams provided guidance to our membership. AmeriCU's representatives helped members navigate through the process of retirement planning, financial advising, and investments. AmeriCU Insurance Services offers members a variety of protection options. Our licensed team members are dedicated to simplifying coverage options and protection for both our members' personal items and their life.

Our strategy of being the Employer of Choice focuses on a culture of engagement and ongoing talent enhancement. AmeriCU continues to grow our team and provides training to help them succeed. For a seventh time, the credit union has been recognized as a Best Company to Work for in New York State. Achieving this honor demonstrates the dedication of our 400 plus teammates. The national banking and credit union publication, *American Banker*, recognized AmeriCU Credit Union as one of the Best Credit Unions to Work For in 2023. In a national survey, AmeriCU placed 19th out of the top 70 credit unions nationwide and placed highest among New York State based credit unions. These achievements are a testament to AmeriCU's commitment to delivering exceptional service. Receiving these awards reflects the three pillars that are important to AmeriCU: taking care of our members, the communities we serve, and our teammates.

AmeriCU is proud to support our local communities. To us, community means more than just having a financial center in town. It is about making personal connections to make our communities stronger and ensure vital resources are available to all. In 2023, AmeriCU supported over 180 organizations and provided \$10,000 in scholarships to local students. AmeriCU teammates volunteered over 2,090 hours in total. AmeriCU continued its tradition of the Salute to the Troops Tribute Concert for the 11th year as part of Fort Drum Family and Morale, Welfare and Recreation's (FMWR) annual Mountainfest event.

AmeriCU remains financially strong to serve our members and offer support through shifts and uncertainties of the economy. We continue to provide our members with financial tools, access to certified financial counselors, and personalized service to form and maintain a strong financial foundation. At AmeriCU, we are dedicated to the overall wellbeing of members to achieve financial success.

As AmeriCU looks ahead to 2024, we are eager to deepen the connections we have with our membership. We will continue to evolve our services to give back even more to our members and take care of those who have helped us get to where we are today as we expand forward. Together, we look forward to a successful year ahead. Thank you for your membership.



Ronald Belle
President & Chief
Executive Officer



Nick Fabrizio
Chairman of the Board

'23 INITIATIVES & MILESTONES

- ★ In July 2023, AmeriCU was proud to announce our largest expansion yet into 15 additional counties across the North Country, Mohawk Valley, Central New York, and Southern Tier communities of New York State. We are thrilled to expand our field of membership into now twenty-four counties to promote financial education, stability, and growth.
.....
- ★ Introduced AmeriCU's Virtual Financial Center so members can now connect from anywhere.
.....
- ★ AmeriCU continued to invest in our local financial centers. Both the Watertown and Auburn locations were completely renovated this year.
.....
- ★ Launched a new website redesign to provide enhanced capabilities, easier navigation, with information that is readily accessible.
.....
- ★ Expanded our Interactive ATM network to offer greater convenience, security, and flexibility.
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- ★ We continued to broaden our product offerings, finding new and improved ways to meet members' needs. Product developments included a new mortgage app, Pay A Person, Pay A Day Early, and My Credit Score.
.....
- ★ Introduced Autobooks, which allows business members to provide digital invoices and collect payments from their customers with a few simple clicks.
.....
- ★ American Banker recognized AmeriCU Credit Union as one of the Best Credit Unions to Work For in 2023.
.....
- ★ AmeriCU teammates gave back to the community and volunteered over 2,090 hours in total.
.....

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!

"The staff at AmeriCU is exceptional, and we've been loyal customers since 1995. The service is consistently outstanding, and the staff goes above and beyond to assist with a friendly and pleasant demeanor. I confidently recommend AmeriCU to friends and family. Every time I visit for transactions, the staff greets me by name, providing helpful and accommodating service. Since joining in 1995, I have never had a negative experience with AmeriCU."

- KENNETH, ONEIDA

"I love the remodel!!! It is so warm and welcoming. It is a happy place to visit."

-ROSE, LIVERPOOL

"I applied for two loans, an auto loan and a debt consolidation loan. Both were conducted with professionalism. I sensed genuine care from the staff, who prioritized my best interests rather than completing a transaction. The team displayed kindness and compassion, adding the right touch of humor to ease the stress of the process. I've shared my positive experience with others and will continue to do so. Thank you AmeriCU for helping me attain all my financial goals!!!"

- MAX, CORTLAND

"Keep up the great work! You're doing fantastic, and your online platform is really good. Plus, the financial options are excellent. I have been with AmeriCU for 50 years, they are the best."

-PAUL, ROME

"The AmeriCU staff is professional, polite, and helpful. They've assisted my entire family with auto loans, home equity loans, and opening checking and savings accounts as well as handling my transactions. They are always nice and treat me like family. This is why my loyalty is to AmeriCU for my financial needs."

-JEROME, HERKIMER



"My company, Carols Transportation Inc., found a steadfast ally in AmeriCU. Starting with a modest fleet of 10 trucks and 15 trailers, our aspirations soared but our resources were limited. AmeriCU's support helped us move forward leading to a remarkable expansion to 26 trucks and 46 trailers. Through economic shifts such as customer losses and the pandemic, AmeriCU's support not only helped us weather the storms but thrive. Their commitment to our success proved invaluable, establishing them as more than just financial partners, but trusted allies. When you surround yourself with good people, good things are going to happen."

- ED FROM CAROLS TRANSPORTATION INC.

VIRTUAL FINANCIAL CENTER



Connect Wherever Life Takes You

AmeriCU launched a Virtual Financial Center to meet the evolving needs of members in an increasingly digital age. The Virtual Financial Center provides members the flexibility to access products, services, and information from the comfort of their home or on-the-go. It caters to diverse schedules, allowing members to engage with the Virtual Financial Center at their convenience, fostering a seamless and efficient experience.

The Virtual Financial Center is a testament to our dedication to accessibility, ensuring our members can reach us anytime, anywhere. With the addition of virtual appointments and video calls, our full-service Virtual Financial Center team can assist members with nearly any transaction, just as they would in-person.



WAYS TO CONNECT

VIDEO

Members can have face-to-face conversations from wherever they are.

AUDIO

Provides members the convenience of communication from whatever device they are connecting on, or enter their contact information for a call back.

CHAT

Members can simply type their questions for prompt assistance.

COMMUNITY ENGAGEMENT

Making a difference in the communities we serve is part of who we are. To make a lasting impact, we support our community through donations, sponsorships, and volunteer endeavors. In 2023, we collaborated with hundreds of local organizations, contributing to the prosperity of our members by fostering community connections. Here are a few examples of this impact:

AmeriCU teamed up with US Army to honor America's Heroes

The US Army and AmeriCU teamed up to bring the Tunnel to Towers 9/11 NEVER FORGET Mobile Exhibit to Griffiss Technology Park in Rome, New York. The mobile exhibit was open to the public for three days in April. This was the first time that the exhibit visited Central New York.

The exhibit featured artifacts from the World Trade Center and guided tours from New York City Firefighters who responded to Ground Zero on September 11th. FDNY Firefighters shared their stories of what happened that day and the days after, bringing history to life.

The Tunnel to Towers 9/11 NEVER FORGET Mobile Exhibit raises awareness and money to support America's Heroes. This includes veterans, first responders, and their families. The Tunnel to Towers Foundation pays to construct accessible homes for injured veterans and first responders. Funds raised also help to pay off mortgages of families who have lost their loved ones. By supporting the foundation, we aid them in their mission to eradicate veteran homelessness and ensure America Never Forgets 9/11.



AmeriCU encouraged and supported healthy lifestyle changes

The American Heart Association (AHA) and AmeriCU Credit Union joined forces to present the prestigious 2023 Lifestyle Change Award. This award recognized individuals who made significant and positive changes to improve their quality of life and overall health. By supporting the AHA, the credit union helped raise awareness about cardiovascular disease and stroke prevention, fund vital research, and implement programs that improved public health. Actively engaging in initiatives aimed at building healthier lives was a means for AmeriCU to contribute to the overall well-being of our community.



AmeriCU invested in the next generation of healthcare professionals

AmeriCU was excited to partner with the SUNY Poly Foundation in establishing the Nursing 300 Scholarship Program to support future healthcare professionals. SUNY Polytechnic Institute's (SUNY Poly) College of Health Sciences launched the nursing pilot program in Fall 2023 by offering twelve nursing students, currently enrolled at Mohawk Valley Community College (MVCC), the opportunity to take their first Nursing 300 class at SUNY Polytechnic Institute at no cost. This initiative assisted students of diverse ages and backgrounds, offering them the unique opportunity to further their education. By supporting the SUNY Poly Foundation, AmeriCU demonstrated its commitment to learning, community engagement, and a brighter future for all. AmeriCU was honored to contribute to these educational initiatives.



Visit www.americu.org/in-our-community/ for more examples!

FINANCIAL WELLNESS AND EDUCATION

AmeriCU is here to provide assistance and resources to navigate members' unique financial needs through all stages of life. With a combination of instructor-led on-site presentations and self-serve online tools, the credit union offers free financial wellness and education programs. These programs provide tips on a range of topics to help equip participants with essential information and strategies for financial success.

Education for Young Adults

AmeriCU has a dedicated Community Educator who focuses on delivering financial literacy programs to local schools and colleges. In 2023, AmeriCU's Community Educator presented 155 seminars to 2,629 high school and college students across 32 different schools within the credit union's footprint, both in-person and virtually.

AmeriCU's Community Educator also assisted teachers in preparing financial lessons by utilizing the free classroom learning platform. Teachers across seven different schools used the online resources to incorporate financial literacy into the classroom, reaching 258 students with 1,234 modules completed.

Financial Wellness for Adults

AmeriCU offers financial presentations on many topics at no cost for community groups, not-for-profit organizations, and business partners. Our Membership Development Team hosted an impressive number of financial wellness seminars to 62 business partners' companies, presenting 127 sessions to 1,235 attendees throughout the year.

Online Education Accessible To All

In an effort to assist members with making important financial decisions, AmeriCU partnered with EVERFI, an online platform that offers self-paced financial lessons. These free programs equip members with the critical knowledge and skills needed to make positive financial decisions. Throughout the year, 1,042 members accessed financial wellness sessions made available through our website.

Certified Credit Union Financial Counselors

AmeriCU has Member Relationship Advisors and Certified Financial Counselors on staff to meet with individuals to discuss their personal finances. These representatives help members make informed financial decisions, review credit reports, identify ways to lower payments, consolidate debt, and rework budgets for financial stability and long-term success.

Community Connections through Educational Initiatives



AmeriCU introduced a monthly Let's Connect Open House at our Financial Centers, where individuals, members, and businesses learn more about the credit union's products and services. Nine financial centers hosted a Let's Connect Open House during 2023. The credit union's experienced team of professionals connected with individuals, businesses, and community members to offer them personalized solutions for their financial needs.



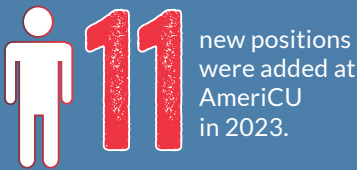
AmeriCU's Mortgage team hosted a Home Buyers Trivia Night in October to help individuals with the home buying journey, while enjoying a fun night of trivia. The mortgage team collaborated with a real estate agency and a law firm, combining their expertise to offer insights into the home-buying process and address any questions participants had.



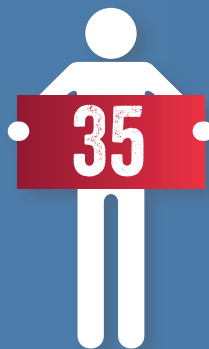
In September, AmeriCU hosted a free Estate Planning Workshop. A local law firm joined us to discuss the importance of estate planning to provide financial security and protection for participants and their loved ones. This workshop offered valuable financial education and guidance to help members make informed decisions about their future, while providing essential knowledge to navigate confidential financial matters.

M.V.P. ONE TEAM

Our strategy of being the Employer of Choice focuses on a culture of engagement and ongoing talent development. Ensuring the well-being of our team translates to even stronger support to our members. At AmeriCU, we are proud to provide our members and our teammates the right solutions to live life, dream big, and achieve financial success.



teammates demonstrated their commitment to professional growth and excellence by successfully completing a certification program.



teammates have successfully concluded leadership training, equipping them with valuable skills to excel in their roles.

MISSION

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

VISION

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

PEOPLE

One team, guided by core values, creating meaningful connections every day.



AMERICU TEAMMATES CONNECT WITH THEIR COMMUNITY

AmeriCU makes a positive impact in the communities we serve with over 400 teammates embracing our culture and the generous support of our loyal members.

A Personal Day of Meaning provides each teammate eight paid hours to volunteer at a charity of their choice. By supporting several different local organizations, we collectively strive towards building a better society.

AmeriCU's Personal Day of Meaning serves as a source of inspiration and motivation. AmeriCU teammates dedicated their time and skills to volunteer at over forty different organizations and events.

Our team embraces volunteering with enthusiasm, setting us apart and demonstrating our dedication to the communities we serve. Proud to stand as one team, focused on our mission, vision, and people, who are guided by core values to create meaningful connections.

AmeriCU
team members
volunteered

332

Personal Day of
Meaning hours.

Supported over

40

organizations and
events with their
Personal Day of
Meaning.

AmeriCU
teammates
volunteered over

2,090

hours in the
community total.

Best
Companies
to work for
NEW YORK
2023

AmeriCU Credit Union has been recognized
as one of the Best Companies to Work for

the 7th time and placed highest among
New York State based credit unions.

MILITARY APPRECIATION



AmeriCU has been serving the U.S. Army 10th Mountain Division soldiers and the Fort Drum community for over 70 years. With a heritage to be proud of, the AmeriCU team is dedicated to serving our troops, their families, and contributing to their financial success. AmeriCU recognizes and appreciates the unique challenges faced by military personnel and understands the importance of providing tailored financial services to meet their specific needs. AmeriCU supports active and retired service members by offering free financial counseling, wellness opportunities, and sponsoring community initiatives.

AmeriCU presented a customized program for military personnel by hosting a home-buying workshop. During the workshop, an AmeriCU Mortgage Executive and a partnering real estate agent provided resources and information on the process of purchasing and selling a home. Over 40 military service members actively engaged in the three-hour educational seminar.

The credit union continued its participation in Onward Opportunity, a program with an area university that prepares soldiers to transition from military life to the civilian world. In this program, AmeriCU helps transitioning soldiers with resumes, mock interviews, and an internship opportunity with the credit union for the potential for future employment.

AmeriCU, dedicated to the financial well-being of our military members, also sponsored Financial Jeopardy. This initiative transformed into a competition where participating units engaged in a friendly yet



competitive challenge of financial knowledge and decision-making. This endeavor not only strengthened financial awareness but also fostered connections among military members and the credit union team.

During the Month of the Military Child, AmeriCU partnered with Financial Readiness Program to help provide financial literacy to the Fort Drum community. The credit union sponsored the Kid's Creative Challenge with submissions focusing on positive financial themes. The credit union continued its community involvement by generously sponsoring the annual Summer Sidewalk Chalk Coloring Contest. This event added color to the community streets and fostered connection among participants of all ages.

AmeriCU's Salute to the Troops Tribute Concert celebrated its 11th year as part of Fort Drum Family and Morale, Welfare and Recreations (FMWR) annual Mountainfest event. The concert is held each year in thanks and support of the U.S. Army 10th Mountain Division, their families, and the Fort Drum community for their valiant service to our country. This concert featured country music artists Gabby Barrett and Maddie & Tae. The event, which is free and open to the public was held on June 21st.

On Giving Tuesday, the credit union marked the occasion by delivering cookies to the fire departments, all three Fort Drum gates, Public Works, and the Department of Emergency Services. Throughout the holiday season, AmeriCU partnered with FMWR to sponsor events, like the annual Christmas tree lighting ceremony. Additionally, over 400 teddy bears donated by the credit union were distributed by Santa during these festive occasions.

AmeriCU's new Virtual Financial Center offers digital service and support to members of the armed forces. This innovative technology provides service members with a personalized and efficient way to manage finances from anywhere.

The AmeriCU team is dedicated to serving and celebrating the contributions of our military members. It is an honor and privilege to provide financial services tailored to those who selflessly serve our nation. By participating in these endeavors, AmeriCU demonstrates its commitment to military families.



2022-2023 FINANCIALS

UNAUDITED CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

ASSETS	12/31/2023	12/31/2022
Cash and cash equivalents	\$91,819,433	\$86,033,309
Deposits at corporate credit union	1,414,930	17,012,703
Investments - available for sale (\$279,388,541 and \$311,348,670 amortized cost basis, respectively)	245,244,187	269,425,656
Loans	2,253,525,591	2,235,288,119
Allowance for credit losses	(25,787,309)	(25,209,509)
Loans, net	2,227,738,282	2,210,078,610
Loans held for sale	8,829,727	1,081,902
Accrued interest receivable	7,445,033	6,222,806
Property and equipment, net	26,797,557	27,633,307
Operating lease right-of-use assets	10,034,132	11,796,764
Other assets	67,480,035	67,714,164
TOTAL ASSETS	\$2,686,803,316	\$2,696,999,221

LIABILITIES AND MEMBERS' EQUITY

LIABILITIES		
Members' share and nonmembers' deposit accounts	\$2,245,478,678	\$2,250,930,297
Borrowed funds	205,569,275	225,186,387
Accounts payable and accrued liabilities	6,775,630	16,177,555
Operating lease obligations	10,410,629	11,799,440
TOTAL LIABILITIES	2,468,234,212	2,504,093,679
MEMBERS' EQUITY	218,569,104	192,905,542
TOTAL LIABILITIES AND MEMBERS' EQUITY	\$2,686,803,316	\$2,696,999,221

UNAUDITED CONSOLIDATED STATEMENTS OF INCOME

	YEAR ENDED 12/31/2023	YEAR ENDED 12/31/2022
INCOME		
Interest on loans	\$115,891,247	\$94,123,222
Investment income	9,330,279	6,312,832
TOTAL INCOME	125,221,526	100,436,054
INTEREST EXPENSE		
Dividends	32,694,645	15,477,667
Borrowed funds	9,163,976	2,529,701
TOTAL INTEREST EXPENSE	41,858,621	18,007,368
NET INTEREST INCOME	83,362,905	82,428,686
Provision for credit losses	14,428,853	9,946,000
NET INTEREST INCOME AFTER PROVISION FOR CREDIT LOSSES	68,934,052	72,482,686
NON-INTEREST INCOME	28,063,868	28,686,866
NON-INTEREST EXPENSE	79,113,018	67,110,866
NET INCOME	\$17,884,902	\$34,058,686

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

BOARD AND MANAGEMENT

BOARD OF DIRECTORS



NICK FABRIZIO
Chairman

JENNIFER STOWELL
Vice Chairman

RYAN KUHN
Recording Officer

TERRI TULOWIECKI
Chief Financial Officer



GEORGE C. BAUER, III
Director

JOHN A. STEVENSON
Director

JOSEPH J. TURCZYN
Director

SUPERVISORY COMMITTEE



GLENN GASLIN
Chairman

ROBERT J. ANGELHOW
Member

JACLYN LAWRENCE
Member

MIKE SEWALL
Member

CHIEF LEADERSHIP TEAM



SENIOR MANAGEMENT TEAM

JOHN ARNOLD
VP, Business Services

DANIEL BELFIELD
VP, Legal and Compliance

TIFFANY ABELE
AVP, Talent Solutions

RONALD BARBER
AVP, Learning & Organizational Development

KRISTY D'IMPERIO
AVP, Member Contact Center

STEPHANIE FISHER
AVP, Card Services & ATM

DEB GROGAN
AVP, Financial Center Services, Region A

DANIEL KUNZE
AVP, Sales Development

GIBSON LAWRENCE
AVP, Secondary Market & Credit Administration

JEFF CANARELLI
VP, Real Estate and Facilities Management

MICHAEL SMITH
VP, Financial Center Services

MARY LEUTHAUSER
AVP, Mortgage Loan Operations

NICOLE MESSORE
AVP, Consumer Lending

CHRISTOPHER METOT
AVP, Lending Sales

CHRISTOPHER MURRAY
AVP, Member Technology Operations

KRISTY NOLE
AVP, Marketing

DAVID OCASIO ROSS
AVP, Mortgage Sales

GAIL RIZZO-SPILKA
AVP, Membership Development

TIM WITTER
VP, Finance

CONNIE SCHOFF
AVP, Operations

SEAN SZUDZIK
AVP, Financial Center Services, Region C

TINA THORNTON
AVP, Financial Center Services, Region B

CARA WHITE
AVP, Insurance & Wealth Services

HEATHER WOOD
AVP, Strategic Partnerships

FIELD OF MEMBERSHIP EXPANSION

In 2023, AmeriCU expanded into 15 additional counties across the North Country, Mohawk Valley, Central New York, and Southern Tier communities. AmeriCU is excited to provide tailored financial solutions and support to help members and businesses thrive in these regions and achieve their financial goals, demonstrating AmeriCU's commitment to grow and evolve by focusing on the needs of our membership.

We are thrilled to grow and connect with more communities, fostering stronger connections and enhancing the positive impact we can collectively make. With this expansion, AmeriCU will have the opportunity to serve the following 24 counties: Broome, Cayuga, Chenango, Clinton, Cortland, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Montgomery, Lewis, Madison, Oneida, Onondaga, Oswego, Otsego, St. Lawrence, Schoharie, Seneca, Tioga, Tompkins, and Wayne.

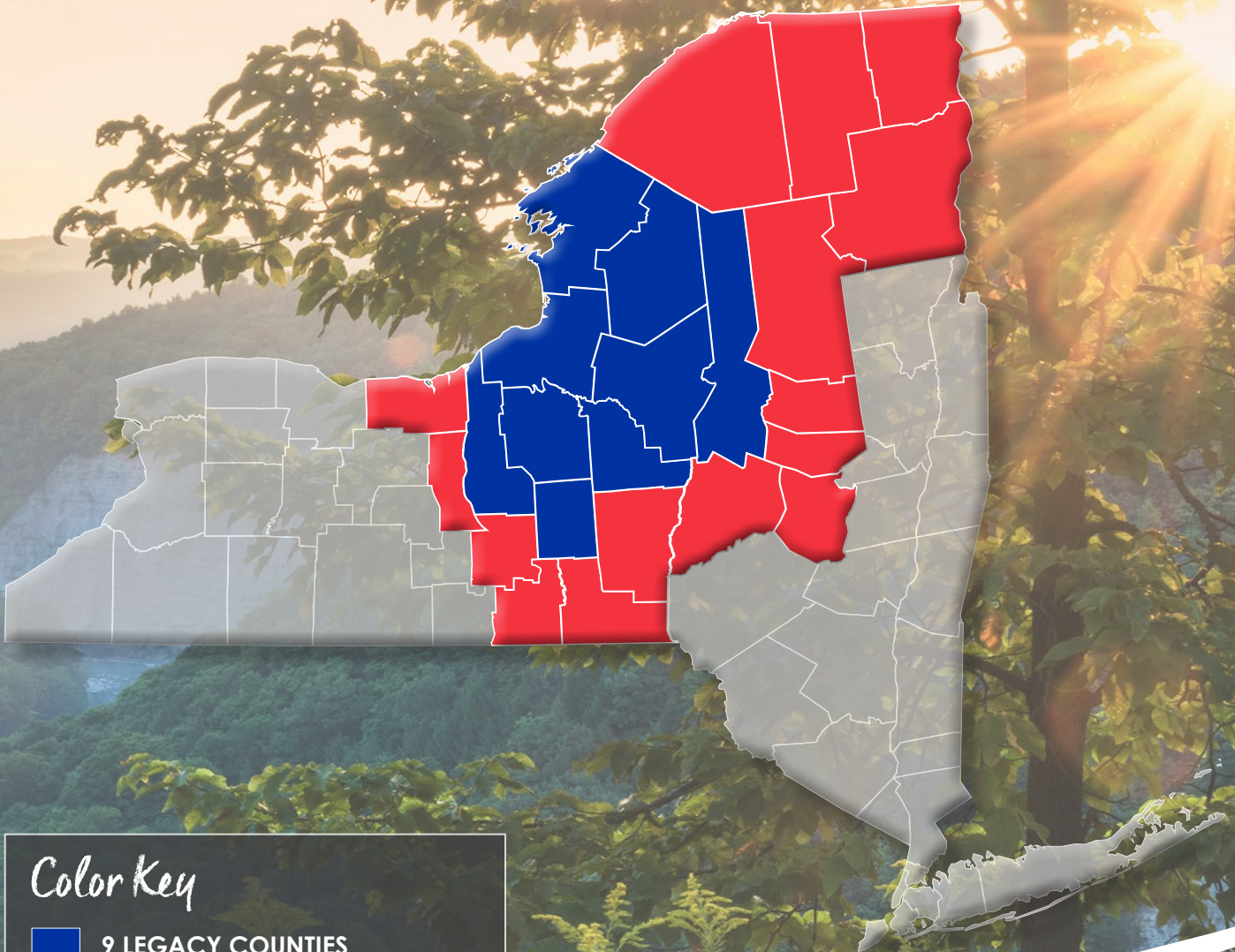
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“We are excited to expand our field of membership to promote financial education, stability, and growth, as well as present greater opportunities within each community. By extending our footprint, we can offer solutions to address the unique financial needs of more communities, individuals, families, and businesses, fostering growth and development in New York and beyond.”

- RONALD BELLE

President & Chief Executive Officer

”



Color Key



9 LEGACY COUNTIES



15 NEWLY EXPANDED COUNTIES

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CREDIT UNION
& You.
LET'S CONNECT.