

2024 ANNUAL REPORT



AmeriCU & You.
CREDIT UNION
LET'S CONNECT.

TABLE OF CONTENTS

President's Message	2
2024 Initiatives & Milestones	5
What Members Are Saying	6
Field of Membership	7
Community Engagement	8
Financial Wellness and Education	9
75 Years of History	10
Military Appreciation	14
2023 - 2024 Financials	16
Board and Management	18
M.V.P. One Team	20



RONALD BELLE
President & Chief
Executive Officer

In October of 1950, a credit union was formed in Rome, New York, to serve the civilian population of Griffiss Air Force Base. Its goal was simple yet transformative: to provide its members with affordable financial solutions and a sense of community. Today, 75 years later, AmeriCU Credit Union remains dedicated to that mission of people helping people to live life, dream big and achieve financial success—not simply as a reflection of the past, but as a commitment to the future.

75 years ago, AmeriCU began as a small credit union with just a handful of members, modest assets, and a small but determined team. Fast forward to 2025, and that humble beginning has blossomed into a credit union that serves more than 167,000 members. Over the course of AmeriCU's history, so much has changed



Official opening of Griffiss Employees Credit Union at Griffiss Air Force Base in Rome, NY in 1950.

and evolved—from the number of members we serve, to the services we provide, to the communities we impact. This isn't one person's work or one person's dream. This amazing success is a combination of everyone who's been a part of our journey.

In 2024, AmeriCU continued to grow and serve our communities across 24 counties spanning the North Country, Mohawk Valley, Central New York, and Southern Tier regions of New York. We provided financial solutions, education, and personalized assistance to even more individuals, families, and businesses. We also welcomed thousands of new members to the AmeriCU Credit Union family as we continued to support all members on their financial journey. We expanded our lending solutions that made a meaningful impact and reinforced our commitment to helping members achieve financial success.

In March 2024, AmeriCU introduced new checking account programs. With AmeriCU's Rewards and High Rate Checking accounts, members can choose their perks between earning rewards or one of the highest rates available. These accounts are unique examples of how we are providing even greater return to members on their everyday spends. Enhancing these accounts exemplified the credit union's commitment to bringing members best-in-class products and services.

Our commitment extended to local businesses

as well. AmeriCU enhanced its business checking accounts to provide small businesses the tools they need to manage their finances efficiently while also providing greater return. Our business services team continued to offer tailored solutions and dedicated support to business owners to thrive and achieve their financial goals.

AmeriCU remained dedicated to continuous improvement and innovation in serving our members. As part of our multi-year commitment to upgrading and modernizing our Financial Centers, we completed renovations at six locations so far, with more planned across our network. These improvements are part of our broader effort to provide new capabilities and technology that meet the ever-evolving needs of our members today and prepare us for the future.

As technology evolved, AmeriCU embraced innovation to the benefit of our members. By leveraging artificial intelligence (AI), we enhanced the member experience through smarter digital tools, improved fraud detection, and more personalized financial solutions. AI-driven insights allowed us to anticipate member needs, streamline services, and provide faster, more efficient support. As we continue to integrate these advancements, our focus remains on using technology to strengthen our commitment to exceptional member service and financial well-being.

 **AS TECHNOLOGY EVOLVED,
AMERICU EMBRACED
INNOVATION TO THE BENEFIT
OF OUR MEMBERS. ”**

- RONALD BELLE

While some things at AmeriCU have changed over the

years, our core values and the principles upon which we were built have not. AmeriCU remains dedicated to supporting the communities we serve. In 2024, AmeriCU teammates volunteered approximately 2,000 hours, and AmeriCU contributed over \$800,000 to support local organizations in our communities. This included our first-ever Community Giveback Contest, donating to local nonprofits and ten thousand dollars in scholarships to local high school and college students. We also provided critical assistance to individuals and businesses affected by natural disasters, including the tornados that tore through the city of Rome and surrounding areas, as well as the flood relief efforts in the North Country. Through these initiatives, we reinforced our commitment to standing by our members and communities during challenging times.

AmeriCU proudly continued its tradition of hosting the Salute to the Troops Tribute Concert for the twelfth year, as part of the Fort Drum Family, Morale, Welfare, and Recreation's (FMWR) Mountaintfest. Since 2012, this event has been a cornerstone of our commitment to honoring the troops. The concert, free and open to the public, welcomed more than 20,000 attendees in celebration of our military community. AmeriCU has a longstanding connection to Fort Drum and the broader military community, and we take great pride in showing our support. This annual event is just one of the many ways we express our gratitude to service members and their families, reinforcing our deep-rooted commitment to those who serve.

To support AmeriCU's anticipated future growth and continue to provide direction and focus to the credit union's strategic plan, two accomplished professionals within AmeriCU were promoted to the Executive Team. Jason Lewin, former VP of Member Technology Services, was promoted to Chief Information Officer. Lewin plays a pivotal role in advancing the credit union's technological infrastructure,

ensuring security and driving digital transformation strategies. Stephanie McGuire, former Senior Vice President of Lending, was promoted to Chief Lending Officer. As Chief Lending Officer, Stephanie is responsible for fostering growth and diversification in lending and financial services to benefit members and the communities the credit union serves.

At AmeriCU Credit Union, our mission to be the employer of choice drives our focus on creating a thriving, engaged workplace, and investing in the growth and success of our team. In 2024, AmeriCU was honored as one of the Best Companies to Work for in New York State for the 8th consecutive year. This recognition highlights our ongoing commitment to providing a supportive and inclusive work environment where teammates can excel.

Additionally, the national banking and credit union publication, American Banker, named AmeriCU one of the Best Credit Unions to Work for in 2024. Out of more than 4,500 credit unions nationwide, AmeriCU ranked 27th and was the only credit union from New York State to be recognized. These honors reflect our dedication to serving our members, supporting our communities, and fostering excellence within our team.

As we celebrate our 75th anniversary, we find ourselves at a moment of gratitude and inspiration. What started as a simple idea to serve has grown into something far greater. This milestone is not just a celebration of where we've been but a testament to what we can accomplish together. The past 75 years

were only possible thanks to the dedication of each and every one of our members and teammates. There has never been a moment of such great potential as this one. As we look ahead, we carry the same spirit of determination that got us here, ready to embrace the new opportunities of the next chapter.

 **THIS MILESTONE IS NOT JUST A CELEBRATION OF WHERE WE'VE BEEN BUT A TESTAMENT OF WHAT WE CAN ACCOMPLISH TOGETHER. ”**

- RONALD BELLE

Thank you for your membership!



Ronald Belle
President & Chief Executive Officer



Nick Fabrizio
Chairman of the Board

'24 INITIATIVES & MILESTONES

★ Launched our new Rewards and High Rate Checking accounts, giving members the option of choosing between earning dividends on the funds in their checking account or earning rewards on their everyday spending.

★ Offered enhanced business checking account options to better support businesses of all sizes, with improved financial management tools and a dedicated support team.

★ AmeriCU leveraged AI technology to improve fraud detection, personalize financial solutions, and streamline member services.

★ Continued a multi-year Financial Center renovation project, with both Herkimer and Cicero locations being completely renovated in 2024.

★ Donated just over \$800,000 to support local communities through charitable giving, sponsorships, and various initiatives.

★ Celebrated the first-ever Community Giveback Contest, awarding \$20,000 to local nonprofits.

★ AmeriCU teammates gave back to the community and volunteered over 2,000 hours in total.

★ American Banker recognized AmeriCU Credit Union as one of the Best Credit Unions to Work For in 2024.



WHAT MEMBERS ARE SAYING

The stories our members share is the true reason behind everything we do. It's more than just banking; it's people helping people—helping our members live life, dream big, and achieve financial success.

"I have switched all my banking accounts and needs to AmeriCU because of employees like Hannah and Amanda. I got a better rate on my auto loan and with Amanda's help I was able to save almost \$600 a year on my auto insurance at a higher coverage than I had. The whole process took less than 45 minutes!"

- MARK, CORTLAND

"Fantastic! Probably the smoothest process I've ever had with requesting a new auto loan! I enjoyed the experience, start to finish! Everything was taken care of promptly and quickly!"

- DEBRA, VIRTUAL FINANCIAL CENTER



**KATIE,
MORTGAGE EXECUTIVE**

"I applied for a personal loan, Nicole was quick to follow up with documentation and with the approval process via phone and email. I appreciated that I did not have to make a trip to the office and the whole process was completed in less than 30 minutes."

- CHRIS, VIRTUAL FINANCIAL CENTER

"I am now happily settling into the house of my dreams and feel like I am finally home thanks to AmeriCU!"

- LINDA, WATERTOWN

"Let me tell you about AmeriCU, I had a name on my account, like a withdrawal, AmeriCU texted me right away, I called AmeriCU, they closed my account immediately! Protected me from fraudulent activity! I just love this bank! Thank you AmeriCU for always having my back!"

- SHERRI, AUBURN

"I can't say enough about AmeriCU. They make every transaction easy and quick!"

- NICOLE, ROME

“
"On the morning I reached out to AmeriCU, my landlord had just informed me that he was selling the house we were living in. I was devastated. My son had finally started in the right school, I was excelling at my job, I lived close to my family and community, and I was doing well in graduate school—everything seemed perfect. But the thought of moving threatened to unravel it all. I migrated to America when I was 11 and was homeless in NYC for six years—I NEVER imagined I would be able to own a home. My family and I are deeply honored to have encountered Katie, upon signing the closing documents and hearing the final congratulations from the attorney, I saw my whole future and that of my family open up. I felt as if I had been given permission from the heavens to nurture a home - to paint the walls in all the wacky colors we wanted, to fill our hearts with as many cats and dogs as we can handle, to cultivate a garden of health, and to create a space where my family can thrive and make lasting memories. Katie's help not only healed a deep wound from my past but also ensured that my son will never experience the pain of being homeless and displaced, like I did growing up."

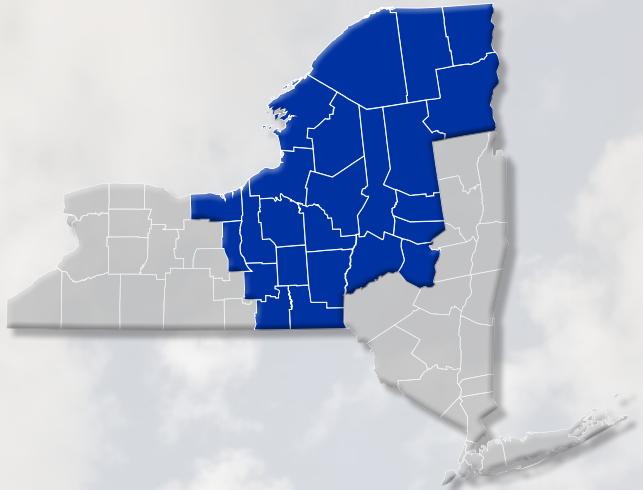
- ALEXANDRA, UTICA

FIELD OF MEMBERSHIP

AmeriCU's field of membership expansion has allowed us to bring the benefits of credit union membership to more individuals, families, and businesses across the North Country, Mohawk Valley, Central New York, and Southern Tier regions of New York. Since expanding our footprint, we have welcomed thousands of new members, helping them achieve financial stability through personalized support, financial education, tailored deposit and loan solutions and convenient account management tools.

Over the past year, we have made significant strides in ensuring our expansion communities have access to the financial services they need. In 2024, members in our expansion market accessed over \$99 million in loans, helping them finance homes, grow businesses, and reach their financial goals. Additionally, total member deposits in these counties reached over \$27 million, reflecting the trust and confidence new members have placed in AmeriCU Credit Union.

Expanding our field of membership enables us to help even more people live life, dream big and achieve financial success. As we continue to grow, AmeriCU remains dedicated to ensuring that every member—new and long-standing—has access to best in class products, financial guidance, and a trusted partner in their financial journey.



COMMUNITY ENGAGEMENT

Our mission is to build meaningful connections that strengthen the communities we serve. We are dedicated to having a lasting and positive impact on the lives of individuals and families by supporting those in need. In 2024, 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:

- 01** AmeriCU contributed over \$800 thousand to support local organizations, helping to fund vital programs and services that enrich our communities. Through these contributions, we supported initiatives that enhanced education, healthcare, military families, and community development, ensuring a lasting and positive impact.
- 02** AmeriCU Credit Union partnered with Rome Health to enhance surgical services and critical care facilities. By investing in these critical areas, AmeriCU helped to improve patient outcomes and enhance the overall healthcare experience for individuals and families in the community.
- 03** AmeriCU was truly proud to attend, walk, and fundraise for the American Cancer Society's Making Strides Against Breast Cancer Walk in Utica, NY. AmeriCU team members raised over \$2,200 and had 35 participants walking in memory of our teammate who lost her battle with breast cancer in 2024. We were united in the hope of overcoming breast cancer together.
- 04** We were proud to welcome home and express our gratitude to the brave soldiers of the U.S. Army 10th Mountain Division for their remarkable service and selfless sacrifices in service to our nation. AmeriCU honored the soldiers by attending the Welcome Home Ceremony after their deployment, helping to cover the cost of refreshments, and volunteering to create a warm and supportive environment for them and their families.



01



02



03



04

FINANCIAL WELLNESS & EDUCATION



AmeriCU is dedicated to helping everyone in our community build a financially successful future. We proudly offer financial wellness seminars and educational resources at no cost for schools, colleges, community groups, nonprofit organizations, and business partners of AmeriCU. These programs provide tips and guidance on a wide range of topics, equipping participants with essential information and strategies for financial success.

Financial Wellness

Our Membership Development Team continues to focus on financial wellness within their business partners. They shared their knowledge with 95 organizations and business partners in 2024, presenting 345 sessions to 1,425 total attendees.

Financial wellness seminars were also presented to high school, middle school, and college-aged students. Topics included building credit, preventing fraud, investing in the future, managing money, and much more. In 2024, AmeriCU presented 154 seminars at 37 different schools and colleges, reaching more than 2,700 students.

Online Education Accessible to All

AmeriCU offers interactive courses on a variety of important topics like buying a home, loans and payments, money basics, planning for retirement, and paying for college. Members access the sessions through AmeriCU's partnership 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, 2,515 members accessed financial wellness sessions made available through our website at <https://AmeriCU.everfi-next.net/welcome/AmeriCU-member>

Certified Credit Union Financial Counselors

AmeriCU has over 20 Certified Financial Counselors on staff. They are available at many of our Financial Center locations to provide members with personalized financial wellness, guidance, and counseling. AmeriCU's counselors can assist members with reviewing credit reports, budgeting, navigating financial hardships, setting long-term goals, and more.

Members have the option to schedule their appointment online and pick their meeting preference; whether they want to meet via phone call, virtually, or in-person. Our team provides no-cost financial guidance and solutions tailored to our members' unique needs and circumstances.

75 YEARS OF HIS

1980s-

1950s-
1970s



LAYING THE FOUNDATION

AmeriCU's journey began in 1950, when it was first established as the Griffiss Employees Credit Union at Griffiss Air Force Base in Rome, NY. It was originally chartered to serve only civilian members, but as its membership grew, the credit union expanded to include military personnel. This growth led to its transition into Griffiss-Oneida Federal Credit Union.

By the late 1970s, Griffiss-Oneida FCU introduced additional financial services, launching the Share Draft Program in 1977 and a Mortgage program in 1980. These solutions provided members with easier access to manage their finances and achieve their goals.



STORY

For 75 years, AmeriCU Credit Union has been a trusted financial cooperative dedicated to serving its members and the community. AmeriCU has continually evolved to meet the changing needs of its members while staying true to its mission of providing our members the right financial services to live life, dream big, and achieve financial success.

EXPANSION THROUGH MERGERS

The 1980s were a period of rapid expansion as the Credit Union expanded its reach through collaboration. In 1985, Griffiss-Oneida Federal Credit Union merged with DeWitt First Federal Credit Union in Syracuse to form Up State Federal Credit Union. In 1987, Up State FCU launched its first Credit Card program, giving members access to even more tools to finance their everyday lives.

In 1988, Up State Federal Credit Union merged with Fort Drum Federal Credit Union, strengthening its connection to military personnel and their families. This period also marked the beginning of AmeriCU's long-standing tradition of offering scholarships, with the creation of a Scholarship Committee in 1993 to support educational opportunities for young members.



2000s-

REBRANDING AND TECHNOLOGICAL GROWTH

The millennium brought a major transformation. In 2000, Up State Federal Credit Union transitioned from a federal charter to a New York State community-chartered credit union, expanding its membership eligibility to serve a broader range of members across the state. With the charter conversion came the name change to AmeriCU Credit Union. That year, AmeriCU Credit Union celebrated its 50th anniversary, marking five exciting decades of service and growth.

In 2006, the Griffiss Financial Center was built, strengthening the Credit Union's presence in its Rome community roots. Technological advancements also played a key role in AmeriCU's expansion. In 2009, just two years after the launch of the first-ever iPhone, AmeriCU introduced Go Mobile, making banking more accessible through mobile devices.





2010s-

INNOVATION AND NATIONAL RECOGNITION

The 2010s were a decade of innovation, expansion, and national recognition. In 2010, AmeriCU introduced Member Business Services, supporting and providing essential financial solutions to small businesses and entrepreneurs who are the backbones of our local communities.



In 2012, AmeriCU sponsored its first Salute to the Troops Tribute Concert at Mountainfest in Fort Drum, NY. This reinforced the credit union's commitment to the military community and started a long-standing annual tradition of celebrating and honoring those who serve.

By 2013, AmeriCU Credit Union had expanded into three new locations—Watertown, Onondaga, and Cazenovia. That same year, e-receipts, e-alerts, and advanced ATM kiosks known as "BIG BLUE" were introduced.

The credit union's dedication to excellence was recognized in 2015, when AmeriCU Credit Union was named the CenterState CEO Business of the Year for outstanding community involvement. This was followed by multiple awards in 2016, including being voted one of the Best Companies to Work For in New York State.

In 2017, AmeriCU's commitment to employee training and education programs led to significant enhancements to the training department infrastructure. Through these efforts, an award-winning curriculum was created to equip employees with enhanced skills and tools to better serve members and achieve career growth.

In 2018, the credit union was recognized as one of the top 200 credit unions in the country and continued to innovate with instantly issued debit cards at Financial Centers.



2020s-

75 YEARS OF HISTO

Looking ahead: A FUTURE OF CONTINUED SERVICE & INNOVATION

As we look ahead, AmeriCU Credit Union remains committed to progress, innovation, and making a lasting impact in the lives of our members. We will continue to remodel our Financial Centers to create more modern, welcoming spaces that enhance the member experience. We will embrace new technologies to provide smarter financial solutions. We will continue to make banking even more convenient and accessible, whether it is online, in-person, or anywhere in between.



And, as we always have, we will continue to find new ways to give back—supporting meaningful initiatives that strengthen our communities and change lives for the better with the help of the recently established AmeriCU Charitable Foundation.

It is with our strong foundation, our innovative spirit, and our dedicated team that AmeriCU Credit Union celebrates 75 years of excellence.

DIGITAL TRANSFORMATION AND CONTINUED GROWTH

The 2020s were a time of rapid change. Though the pandemic may have transformed the world as we knew it, AmeriCU remained focused on doing what we do best - being there for our members, our employees, and the communities we serve, especially in times of need. We stayed the course and further enhanced our digital solutions to offer even more convenient, accessible ways for members to conduct their banking.

In 2020, AmeriCU was again named one of the Best Companies to Work for in New York State and earned awards for Website Design and Community Engagement. That year, Ronald Belle was appointed CEO, leading the credit union into its next chapter.



By 2021, AmeriCU had surpassed 150,000 members and further improved its business banking services with online and mobile banking for business members, ACH benefits, and cash management tools. The credit union also joined the CO-OP ATM network, giving members surcharge-free access to over 30,000 ATMs nationwide.



In 2022, AmeriCU launched a new logo and updated slogan. "AmeriCU & You. Let's Connect." was established as a reflection of the meaningful connections AmeriCU creates with members and the communities it serves. That year, the credit union kicked off an initiative to remodel its Financial Centers, starting with its Liverpool location. The remodel included the perfect blend of full service and self-service technology to provide members options. SAM, a chat bot providing members 24/7 assistance on AmeriCU.org was also introduced.

In 2023, AmeriCU Credit Union announced its largest expansion yet, adding 15 additional counties across the North Country, Western and Southern Tiers, bringing its total reach to 24 counties across New York State. The credit union also launched new financial products and services, including Pay A Person, My Credit Score Reporting, and the opportunity for members to receive their paycheck one business day early. They expanded their technology offering with a new mortgage app which allows members to apply for a mortgage in minutes and easily check their mortgage status through every step of the process. AmeriCU also introduced Autobooks, enabling business members to easily send invoices and collect payments online.

ORY

MILITARY APPRECIATION



AmeriCU Credit Union has remained dedicated to our military roots for over 75 years, and we continued that tradition in 2024, finding new ways to honor and provide exceptional service to those who have served our country. With a heritage to be proud of, the AmeriCU Credit Union team is honored to offer financial education, wellness initiatives, and community support to our military families and community. AmeriCU continues to enhance the lives of military members and their families by helping them to achieve financial success.

In 2024, AmeriCU remained actively engaged in strengthening the financial well-being of service members. The Commanders Cup Challenge is a competition designed to encourage financial literacy among units. The Challenge saw increased participation, demonstrating the heightened awareness and importance of financial preparedness within the military. Meanwhile, AmeriCU's partnership with Fort Drum's Career Skills Program continued to provide resume writing workshops, mock interviews, and hands-on internships for the transitioning soldiers, with many securing full-time employment at AmeriCU.

AmeriCU hosted monthly home-buying workshops as part of a customized program for military personnel. Led by AmeriCU's Mortgage Executives, these workshops provided valuable resources and guidance on the home-buying process. Workshops were open not only to transitioning soldiers but also to active duty and civilian personnel,



broadening access to essential homeownership information. Each session attracted between 40 and 80 attendees, reflecting strong interest and engagement in the program.

Access to remote banking solutions is essential to the military community. In addition to offering the latest in mobile banking technology, AmeriCU's Virtual Financial Center provides service members with a personalized and efficient way to manage finances from anywhere.

AmeriCU also reaffirmed its support for the military families by marking 25 years as a sponsor of the Fort Drum Tree Lighting event. Every year, AmeriCU adds an extra touch of magic by gifting 300 teddy bears to military children attending the event. These cherished keepsakes have become a beloved tradition symbolizing AmeriCU Credit Union's ongoing commitment to spreading holiday cheer and supporting families during this special time of the year.

Additionally, AmeriCU funded and volunteered at key events such as the Veterans Day Breakfast, Armed Forces Day Luncheon, and the Annual Armed Forces Day Parade, further strengthening its role as a dedicated partner to the community. The credit union maintained its daily presence at Fort Drum, assisting incoming soldiers with their mandatory budget classes to set them on a path toward financial success and stability from day one.

In 2024, AmeriCU's Salute to the Troops Tribute Concert celebrated its twelfth year as part of Fort Drum's Family and Morale, Welfare and Recreation's (FMWR) Mountainfest. The concert drew more than 20,000 attendees, making it the largest celebration yet, and reinforcing AmeriCU's deep commitment to military morale and appreciation. The concert took place on June 20th and featured country music star Billy Currington, with special guest Conner Smith.

From celebrating military traditions to fostering financial security, AmeriCU remains steadfast in its mission to serve those who serve. Through meaningful connections, ongoing education, and unwavering support, AmeriCU continues to demonstrate its deep appreciation for the men and women of the armed forces.



2023-2024 FINANCIALS

UNAUDITED CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

ASSETS	12/31/2024	12/31/2023
Cash and cash equivalents	\$71,697,913	\$91,819,433
Deposits at corporate credit union	4,177,540	1,414,930
Investments - available for sale (\$252,801,183 and \$279,388,541 amortized cost basis, respectively)	220,185,541	245,244,187
Loans	2,360,235,235	2,253,525,591
Allowance for loan credit losses	(34,053,110)	(25,787,309)
Loans, net	2,326,182,125	2,227,738,282
Loans held for sale	8,634,292	8,829,727
Accrued interest receivable	8,158,380	7,445,033
Property and equipment, net	27,124,129	26,797,557
Operating lease right-of-use assets	8,379,874	10,034,132
Other assets	87,862,111	75,822,252
TOTAL ASSETS	\$2,762,401,905	\$2,695,145,533

LIABILITIES AND MEMBERS' EQUITY

LIABILITIES

Members' share and nonmembers' deposit accounts	\$2,348,648,578	\$2,245,478,678
Borrowed funds	156,404,440	205,569,275
Accounts payable and accrued liabilities	17,731,930	15,117,847
Operating lease obligations	8,665,190	10,410,629
TOTAL LIABILITIES	2,531,450,138	2,476,576,429

MEMBERS' EQUITY

TOTAL LIABILITIES AND MEMBERS' EQUITY	\$2,762,401,905	\$2,695,145,533
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UNAUDITED CONSOLIDATED STATEMENTS OF INCOME

	YEAR ENDED 12/31/2024	YEAR ENDED 12/31/2023
INCOME		
Interest on loans	\$130,054,375	\$115,891,247
Investment income	9,765,479	9,330,279
	139,819,854	125,221,526
INTEREST EXPENSE		
Dividends	49,213,107	32,694,645
Borrowed funds	8,613,485	9,163,976
	57,826,592	41,858,621
NET INTEREST INCOME	81,993,262	83,362,905
Provision for loan credit losses	27,334,668	14,428,853
NET INTEREST INCOME AFTER PROVISION FOR LOAN CREDIT LOSSES	54,658,594	68,934,052
NON-INTEREST INCOME	35,145,580	28,063,868
NON-INTEREST EXPENSE	78,950,223	79,113,018
NET INCOME	\$10,853,951	\$17,884,902

BOARD AND MANAGEMENT

BOARD OF DIRECTORS

						
NICK FABRIZIO Chairman	JENNIFER STOWELL Vice Chairman	RYAN KUHNS 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

MANAGEMENT TEAM

JOHN ARNOLD
VP, Business Services

DANIEL BELFIELD
VP, Legal and Compliance

TIFFANY ABELE
AVP, Talent Solutions

RONALD BARBER
AVP, Learning & Organizational Development

CASSANDRA DAVID
AVP, Center of Excellence

KRISTY D'IMPERIO
AVP, Member Contact Center

JEFF CANARELLI
VP, Real Estate and Facilities Management

ANTHONY DUPREE
VP, Information Security

STEPHANIE FISHER
AVP, Card Services & ATM

JENNIFER HAGADORN
AVP, Banking Applications

DANIELLE HATASHITA
AVP, Financial Center Services, Region A

DANIEL KUNZE
AVP, Sales Development

TIMOTHY GIANFREDA
VP, Member Technology Services

CARLTON HILL
VP, Payments

GIBSON LAWRENCE
AVP, Secondary Market & Credit Administration

MARY LEUTHAUSER
AVP, Mortgage Loan Operations

NICOLE MESSORE
AVP, Consumer Lending

CHIEF LEADERSHIP TEAM



REBECCA GEISLER
Executive Assistant
to the President/CEO

CONNIE SCHOFF
VP, Operations

MICHAEL SMITH
VP, Financial Center Services

CHRISTOPHER METOT
AVP, Lending Sales

DIANA MORAT
AVP, Specialty Banking & Fraud Prevention

KRISTY NOLE
AVP, Marketing

DAVID OCASIO ROSS
AVP, Mortgage Sales

CARA WHITE
VP, Insurance & Wealth Services

TIM WITTER
VP, Finance

MICHAEL ORSOMARSO
AVP, Credit Solutions

JACKIE ORVIS
AVP, Salesforce Innovation

GAIL RIZZO-SPILKA
AVP, Membership Development

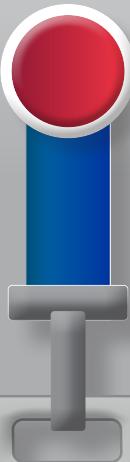
SEAN SZUDZIK
AVP, Financial Center Services, Region C

TINA THORNTON
AVP, Financial Center Services, Region B

HEATHER WOOD
AVP, Strategic Partnerships

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.



7

new positions were added at AmeriCU in 2024 to support the organization's growth.

69

teammates were promoted, offering opportunities for career advancement.

14

teammates celebrated over two decades of dedicated service, assisting members at the credit union.



STAFF

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.

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.



26

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



22

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

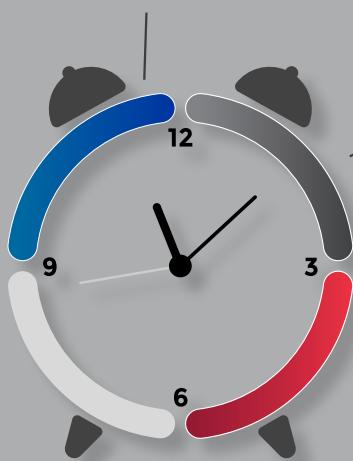
AmeriCU launched a new intranet called **The Hub**



AmeriCU
teammates
contributed

1,839

volunteer hours



by supporting

34

organizations

at

175

events in 2024.

WAYS WE CONNECTED

MISSION

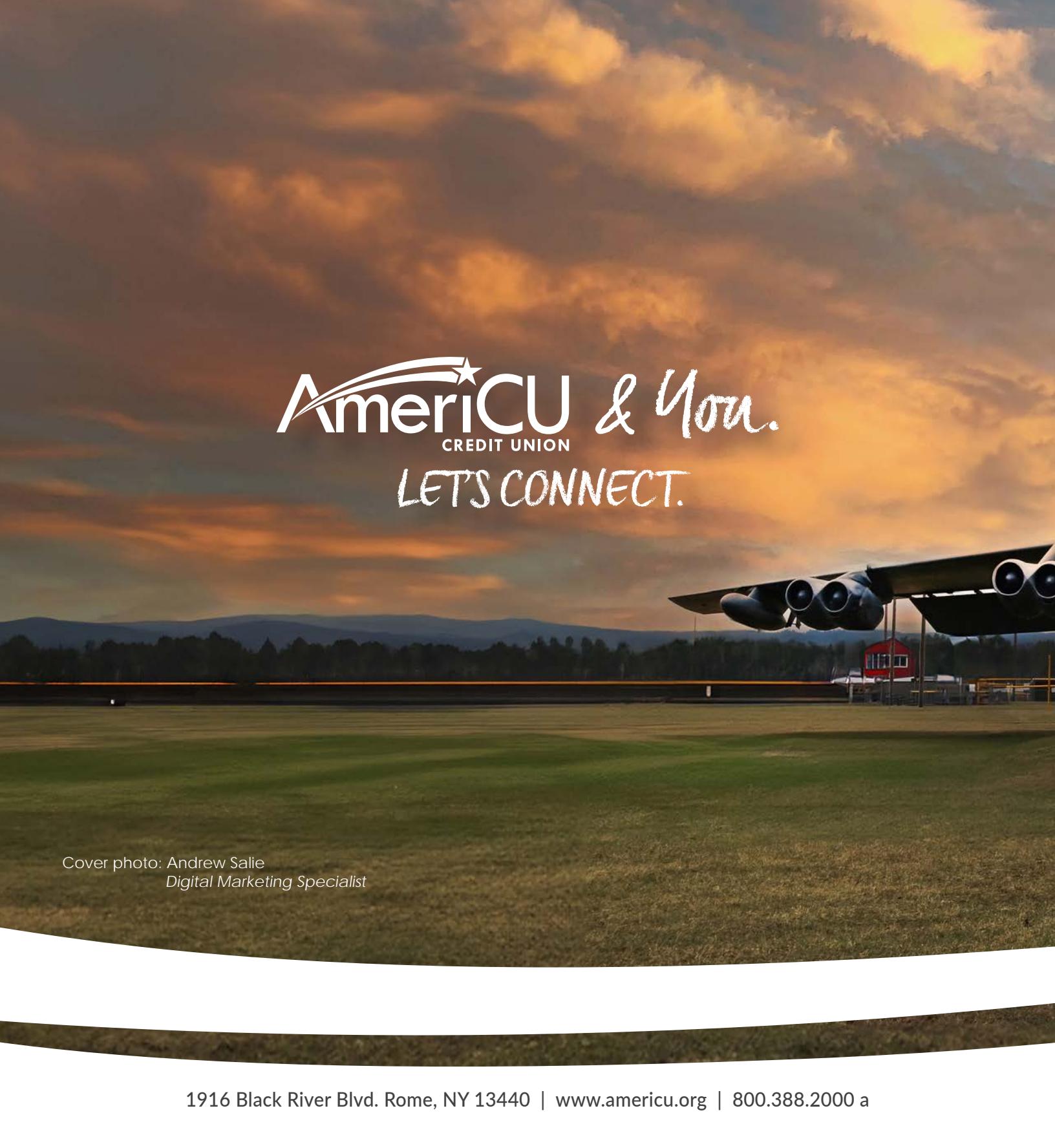
Provide our members with the right financial services to live life, dream big, and achieve financial success.

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 & You.
CREDIT UNION
LET'S CONNECT.

Cover photo: Andrew Salie
Digital Marketing Specialist