

## CEO REPORT 2021

Thank you for joining us for our 64<sup>th</sup> Annual Meeting. The Annual Meeting is one of my favorite events because I get to see and celebrate with our members, and even though we are meeting virtually this year, I am so happy to see you.

Without a doubt, 2020 challenged all of us in ways we did not think possible last February when we met at Sequoia Hospital. Little did we know that less than a month after our last meeting, life as we knew it would be changed for a long time to come. From the pandemic to civil unrest to a tumultuous time in our history as a nation, 2020 was one for the history books. Through the darkness though, one thing remained; the steadfastness of management, staff, and the volunteers to help ensure we were ready and able to assist you when you needed your Credit Union. We know that our healthcare members were on the front lines of 2020 and did not waiver when called upon. It was our honor to stand ready and help support our members and help lessen their financial stresses.

Over the last year, adaptation and being nimble have been key to continuing uninterrupted financial services and looking after your financial wellbeing. Whether it was scaling up to be able to work remotely during the shelter in place, deliver solutions to members who were impacted financially, or launching new products like Apple® Pay to offer contactless payments; all done with you, our member in mind. Keeping you safe and financially secure. Years of investment in digital services have helped make this last year less impactful on the delivery of our services.

Looking forward to 2021 and beyond, the Credit Union will continue to evolve and look at our products and processes to help make our members lives better. We will be launching new financial education tools by the end of the second quarter, and we are excited to announce you will be able to control your debit and credit cards right from an app on your phone. Look for more information on these and other future announcements in our newsletters and on the website.

Our growth historically has come from member referrals and last year was no exception. Over 80% of our new accounts came from referrals. As we look to the future we ask for you to keep making those referrals as our future success relies on new business. We also invite you to give us a review on Google. Many of you may have received a link from an employee to do so, but you can jump on in and do yourself. If you'd like us to text you a link, you can text us

For over 35 years, I have been proud to call the Credit Union home and for the last 22+ years being CEO and leading such a wonderful team and having an incredible group of volunteers with the Board of Directors and Supervisory Committee.

Thank you for being a member and part of the Upward family and keep soaring Upward!

Respectfully,

Linda White, CUDE, CEO