

OUR MISSION: We will serve the needs of our members beyond their expectations by offering products and services that educate, provide convenience, and are competitively priced.

OUR VISION: To be the community credit union of choice providing financial opportunities that last a lifetime.

FINANCIALS*

Assets	\$306,356,281.66
Shares	\$277,716,585.63
Loans	\$161,905,962.50
Membership	23,036

*AS OF 9/30/2023

EXPERIENCE THE FUTURE OF BANKING WITH LOYALTY CREDIT UNION ONLINE BANKING!

Enjoy the convenience of Account Alerts, Travel Notifications, and Card Controls, giving you complete control over your finances. Seamlessly deposit checks with Mobile Deposit, access your accounts via Digital Wallet, and even handle transactions through Bill Pay OneClick. With instructions readily available and 24/7 access by phone, your financial management has never been more effortless. Choose paperless statements for an eco-friendly approach to banking.

A LETTER FROM OUR CEO

As we approach the end of the year, I want to extend my appreciation for your unwavering support and loyalty. Thank you for trusting LOYALTY Credit Union as your financial provider. We will continue to shape our services to meet your needs better. We are committed to empowering you with top-notch digital banking and competitive rates, ensuring your financial success.

As we enter the next quarter, our credit union will continue evolving to provide our members with the highest service possible.

We send warm wishes for a joyous holiday season and a prosperous year. Thank you for being part of our journey.

Sincerely,

Lisa Brown | CEO, LOYALTY Credit Union



MAXIMIZING YOUR HOLIDAY GIVING WITHOUT BREAKING THE BANK

The holiday season is a time for spreading joy, love, and kindness. However, the spirit of giving should not come at the expense of your financial well-being. At LOYALTY CU, we believe you can be generous without breaking the bank. Here are some tips to help you give from the heart without incurring unnecessary debt:

- **Set a Budget:** Determine how much you can comfortably spend on gifts, decorations, and festivities. Stick to this budget to avoid overspending
- **Make a List:** Create a list of recipients and potential gifts, focusing on thoughtful and meaningful presents rather than extravagant ones
- **Shop Smart:** Look for sales, discounts, and online deals. Consider homemade gifts or experiences to save money and add a personal touch
- **Volunteer Your Time:** Giving doesn't always have to involve money. Volunteer at local charities or nonprofits to make a difference in your community
- **Open a Holiday Savings Account:** To avoid last-minute financial stress, consider opening a special savings account for next year's holiday expenses

Remember that the most precious gifts come from the heart this holiday season. At LOYALTY CU, we're here to help you manage your finances responsibly while enjoying the spirit of giving. Happy holidays!

UNLOCK ENDLESS JOY THIS SEASON WITH OUR HOLIDAY LINE OF CREDIT.

Get ready to bring those holiday dreams to life! Whether it's fulfilling wish lists, planning a festive get-together, or dazzling the neighborhood with Christmas lights, our Holiday Line of Credit has your back. Just remember, it's available for advances in November and December only.

[LEARN MORE ON LOYALTYCU.ORG](https://loyaltycu.org)



Chewy Gingersnap Cookies Recipe from LOYALTY's Own COO, Elizabeth Oakes

I didn't learn to bake while growing up like many individuals. I'm a self taught that didn't start learning until my mid 20's. I really love baking. I love that it is a precise exercise but mostly I love the output of baking. The sweet treats that fill your home with the best smells - it's a double win in my book.

Each holiday season I research new recipes to try out on my poor unsuspecting coworkers. Some work out well and some not so much. I didn't love gingersnaps before this recipe, but seems like a seasonal requirement. Gingersnaps always seemed too heavy or spicy in flavor and typically were a crispy or hard crunch cookie. So I went on the hunt to find a way to like this cookie. This recipe completely changed my mind. This cookie has become famous on it's own. It is well spiced enough to be warm and comforting without being overbearing. This cookie is well worth your time, addictive, and just embodies everything happy during the winter.

INGREDIENTS:

- 1 cup unsalted butter (226 grams), at room temperature
- 2 cups granulated sugar (400 grams)
- 2 large eggs
- ½ cup molasses (125 ml)
- 4 cups flour (500 grams)
- 2 teaspoons baking soda
- 2 teaspoons ground cinnamon
- 2 teaspoons ground cloves
- 2 teaspoons ground ginger
- ½ teaspoon salt
- Additional sugar, for rolling

INSTRUCTIONS:

1. Preheat your oven to 375 degrees Fahrenheit (190 degrees Celsius) and line a sheet pan with parchment paper.
2. In the bowl of a stand mixer fitted with a paddle attachment, beat the sugar and room-temperature butter on high speed until the mixture becomes light and creamy.
3. Add the eggs one at a time, mixing thoroughly after each addition. Then, incorporate the molasses into the mixture, ensuring it's well blended.
4. Combine the flour, baking soda, ground cinnamon, ground cloves, ginger, and salt in a separate bowl.
5. Gradually add the dry ingredients to the molasses mixture while mixing on low speed. Continue mixing until all the ingredients are well combined.
6. Roll the dough into tablespoon-sized balls, then roll each ball in sugar to coat it generously. Place the sugar-coated cookie dough balls on the prepared sheet pan.
7. Place the sheet pan with the dough in the freezer for 15 minutes to chill to prevent excessive spreading.
8. Bake the cookies in the oven for 9-11 minutes or until they puff up and the edges are set.
9. Allow the cookies to cool on the sheet pan for 5 minutes, then transfer them to a wire rack to cool completely.

Happy baking, but happier eating!

RECIPE: WWW.COMPLETLYDELICIOUS.COM

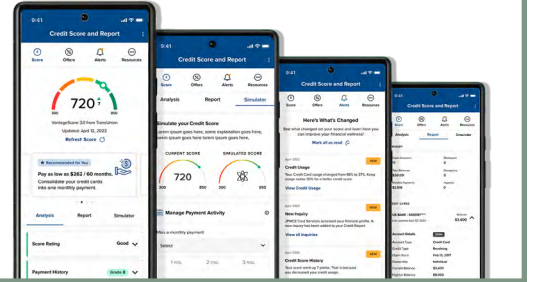
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HOLIDAY CLOSURES

THANKSGIVING: NOVEMBER 23 & 24

CHRISTMAS: DECEMBER 25

NEW YEARS: JANUARY 1, 2024

SENIOR MANAGEMENT

Lisa Brown, President/CEO

Elizabeth Oakes, Chief Operations Officer

Joshua Jackson, Chief Financial Officer

Park Broome, Chief Strategy Officer

Henry Knue, Chief Lending Officer

Todd Cunningham, Chief of Staff

Maggie Conaghan, VP Compliance

Teresa Loy, VP Lending

Melanie Quinton, VP Marketing

Tammy Smith, VP Support Services

Jessica Herring, VP Remote Services

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For a complete list of our locations and hours of operation, please visit loyaltycu.org.

