



Westerra Credit Union 2023 Annual Report



A letter to our valued members



The credit union movement has been a true game-changer for the financial world, and I'm grateful to have found my place in it. I grew up in a household where my father was a banker and my mother a teacher, and early in my career I worked for a bank here in Colorado.

At first, I wasn't aware of the impact credit unions made until two experiences created "lightbulb" moments that helped me understand that credit unions prioritize the needs of their members over profits. First, I noticed many decisions made by the bank I was working at weren't always informed by our local context. Instead, someone in a state far away rolled out decisions without understanding of the needs or the opportunities within the community the bank was serving.

Second, I secured my first car loan from a local credit union. That transaction was personalized and friendly, and I realized how credit unions make a real impact on the lives of their members. Shortly thereafter, I shifted into the credit union industry, thus beginning my now 20-year career within the credit union movement.

During my four years at Westerra, I have witnessed firsthand the incredible work we do and the positive impact we have on the lives of our members and communities. I recognize our purpose - "We exist to teach one another to prosper" - is not just a statement, it's the foundation of everything we do. It reminds us that we are here to support each other, to help our members achieve their financial goals, and to make a positive impact in our community.



When I stepped into the role of acting CEO this past summer, and then accepted the permanent position of President & CEO in the fall, I felt honored and privileged to have been extended the opportunity from the Board, and to have been given the trust of our staff. I am committed to upholding and furthering our purpose, mission and vision; maintaining WCU's outstanding culture; and supporting sustainable growth. The final one is the greatest imperative, as it ensures the long-term viability of Westerra, strengthens our ability to meet our members' needs, supports local initiatives, and provides us with the resilience to navigate economic downturns and unforeseen challenges.

One of my first tasks as CEO was to provide a three-year Strategic Plan. I accomplished this critical task in partnership with the Executive Team and our Board, starting with an in-depth look at and assessment of our environment and opportunities. That work resulted in a comprehensive Strategic Plan that focuses on three main areas: Sustainable Growth; Bragworthy Member Experiences; and an Engaged, Purpose-Driven and High-Performing Culture. You will find accomplishments and progress updates for these areas in the following pages.

While 2023 was a difficult year in the financial services industry, I am humbled and bolstered by the resilience, dedication and hard work our staff and Board of Directors have demonstrated in small and big ways. Westerra was formed 90-years ago by eight visionary teachers who pooled their funds to serve the financial needs of other teachers. We stand on their shoulders as the stewards of their vision to ensure that the investments we make today – and the work we do to create sustainable growth – are continuing to help our membership prosper tomorrow.

Let's continue this journey together!

– Steve



Our Mission

To positively impact lives through personal attention and financial education

Our Purpose

We exist to teach one another to prosper

Our Vision

The modern financial community where we all truly belong

Sustainable Growth



Credit unions exist primarily to serve our members' financial needs. By focusing on sustainable growth, we are able to build Westerra's economic and financial resiliency to meet our members' ever-changing financial expectations and needs for generations to come.





Optimized Product Suite

By continuing to optimize and enhance our suite of products, Westerra is able to meet our sustainable growth goals while meeting our members wherever they are on their financial journeys.

- **Everyday Money & Get Paid Early** – This Westerra checking account remains one of our core products. Designed for the way our members live and spend, there are no monthly service charges or fees and there is no minimum balance required. The debit card also earns rewards! This past year, Westerra promoted Everyday Money through a large-scale marketing campaign, resulting in delivery of over 13.6M impressions and 4300+ new accounts. Get Paid Early allows members to receive their paycheck up to two days early with direct deposit.
- **Money Market Select** – This past fall, Westerra launched our new Money Market Select account, designed to help members earn while they spend by maximizing the value of their daily transactions. It was designed to reward individuals as they manage their finances. Simply by engaging in their regular spending routines, Westerra members earned substantial returns on their account balance and effectively turned their routine expenses into a rewarding financial strategy. The Money Market Select account is another example of Westerra's commitment to fostering the financial well-being of its members by empowering them to take control of their financial futures.



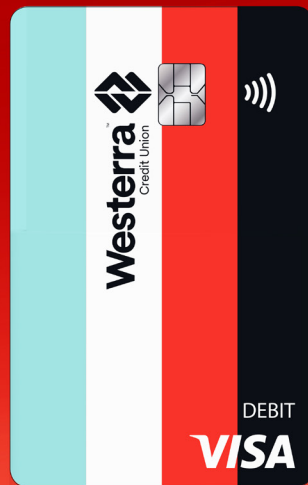
Optimized Product Suite (cont.)

- **Certificates of Deposit** – Our members made money on their money in 2023 with our competitive certificate of deposit (CD) offers. This year, Westerra offered promotional rates exceeding 5.00% annual percentage yield (APY) with terms able to complement members' financial goals (i.e., 5-month, 13-month or 19-month term lengths).
- **Colorado Housing and Finance Authority (CHFA) product** – This product was designed to provide valuable support and assistance to homebuyers, empowering first-time homebuyers, renters, and move-up buyers to achieve their dreams of homeownership through down payment assistance grants.

“Today's increasingly competitive housing market can make it challenging for potential home buyers to enter the real estate market. These loans are specifically tailored to help buyers who qualify to overcome down payment obstacles and fulfill their desire to own a home.”

– Michelle Burke, VP Mortgage Lending at Westerra Credit Union





Improved Card Functionality and Utilization

- **Enhanced Digital Wallets Capabilities** – Westerra reached a big milestone this past year by adding Google™ and Samsung Pay™ to Apple® Pay* as part of our digital wallet line-up. This means members are able to take their Westerra card with them wherever they go digitally, whether they have an Android or an Apple device. This added convenience will lead to more card swipes, as well as leverages Westerra's investment in digital tools to further serve our members and spur financial growth. Since delivering our expanded digital wallet capabilities in November, over 6,000 cards have been provisioned for these digital wallets.
- **Rewards Campaign** – Just in time for the 2023 holidays, Westerra unveiled a card rewards campaign where members could earn 3x bonus points on food and gas purchases when using their Westerra card. Additionally, fuel rewards became available in the Rewards Points program in October 2023. This was another way we continuously engaged with members to increase loyalty, deepen relationships, and ensure we stand out in the competitive market of credit unions and banks.

Expanded Service Charge and Fee Schedule

By reintroducing select service charges and fees that had been removed during the pandemic, Westerra can continue to keep our rates on products and services competitive. This also allows us to better serve the needs of our membership regarding specific transactions and financial events, builds sustainable financial durability today (and tomorrow), and allows Westerra to bring new products and services to market. We strive to keep these service charges and fees competitive, and they are often lower compared to our competitors. An updated Service Charge and Fee Schedule was sent to all members in December 2023, and is available at WesterraCU.com/Resources.



Creating brag-worthy member experiences



It is imperative we continue to focus on the experiences of our members to ensure Westerra stands out in the competitive market of credit unions and banks. Bragworthy member experiences are accomplished through incremental and meaningful improvements to the following: digital tools we have invested in; branch and call center environments; internal processes; and community visibility.





The grand opening of Quincy Place Banking Center was a successful embodiment of our connection to the community. During our Grand Opening, local businesses provided food and drink, DJs from KOOL105 provided tunes, and Westerra staff was on hand to greet over 500 people who stopped by to say hello.

Hello Again, Aurora!

Westerra opened Quincy Place Banking Center in June 2023, officially closing the nearby Centennial branch on Smoky Hill Road. The new Quincy Place location allows Westerra to serve a greater portion of the Aurora market. The valuable and dedicated Smoky Hill staff didn't go far! They all migrated to Quincy Place to continue being familiar and friendly faces for Westerra members.

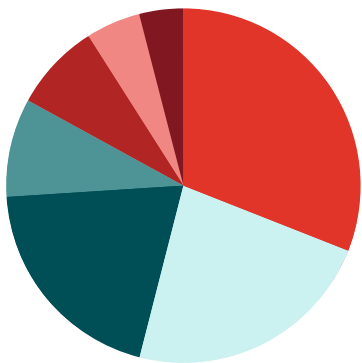
Nestled within the heart of the Aurora community, this state-of-the-art facility provides members with a significantly different experience compared to traditional bank lobbies. The space combines a sleek, modern design and improved technology with the opportunity for "high-touch" experiences with our staff. This offers our members the flexibility to choose how they want to interact with staff and receive the personalized service they need and deserve.





Westerra Cares

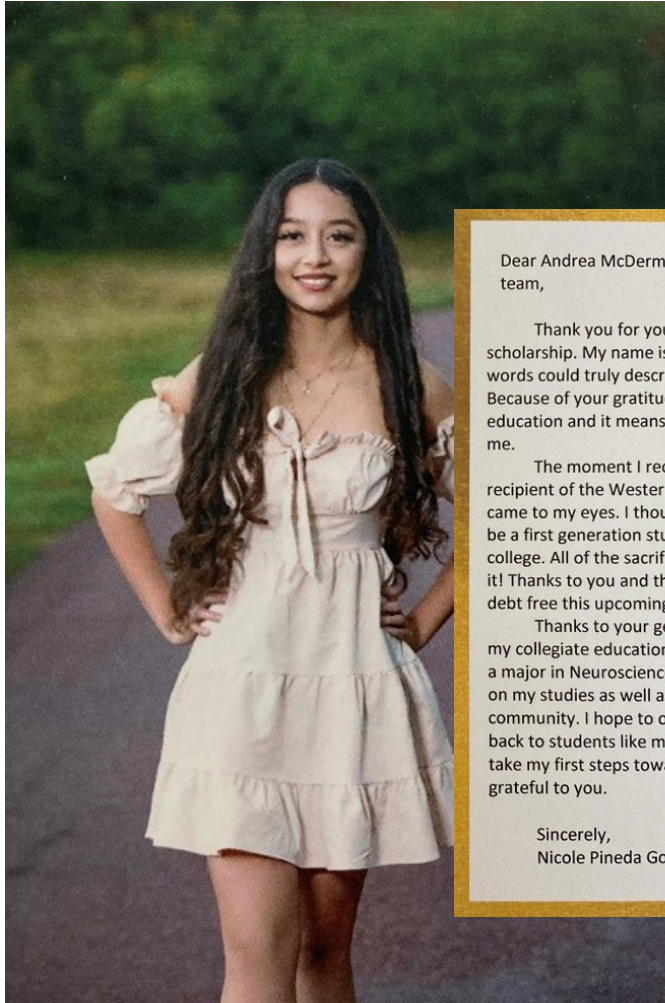
This past year, Westerra staff logged over 2,800 volunteer hours through our Westerra Cares program to support community basics, education and financial literacy. There was a notable increase in employee participation (198 staff in 2022 vs. 273 staff in 2023). That’s a growth rate of 72%! Staff participated in numerous community events, including volunteering at the Denver Green School Community Garden, working the Cherry Creek Cleanup and organizing student food-kits for Foodbank of the Rockies. Additionally, 10 staff volunteered a total of 75 hours with Habitat for Humanity – a bright spot that led to our efforts being recognized in a Denver Post article.



- 4% Charitable Causes and Disaster Relief
- 5% B2B Contributions
- 8% Community Basics
- 9% Financial Literacy
- 20% Credit Union Industry
- 23% Educational Grants and Scholarships
- 31% Community Engagement

Westerra Cares' Community Impact – 2023





Dear Andrea McDermott and Westerra Credit Union team,

Thank you for your generosity in funding this scholarship. My name is Nicole Pineda Gomez and no words could truly describe how much this means to me. Because of your gratitude, I will be able to continue my education and it means a lot to me to know that you chose me.

The moment I received the news that I was the recipient of the Westerra Credit Union Scholarship, tears came to my eyes. I thought about my future and how I will be a first generation student in my family to attend college. All of the sacrifices my parents made were worth it! Thanks to you and thanks to this scholarship I will be debt free this upcoming year.

Thanks to your generosity, I will be able to pursue my collegiate education at Colorado State University with a major in Neuroscience. I will also be able to focus greatly on my studies as well as services and acts for the community. I hope to one day take in your steps in giving back to students like me. Thank you for allowing me to take my first steps towards my goals. I will always be grateful to you.

Sincerely,
Nicole Pineda Gomez

"Growing up I never considered college as an option because of the costs and expenses. I am a person-of-color and first generation American, so it was discouraging [to have] so much financial worry [instead of] just being focused on my studies. Thanks to the Westerra scholarship, I will be able to take my first steps towards a career in the medical field."

– Nicole Pineda Gomez, Aurora Public School senior and 2023 Westerra Credit Union Scholarship Recipient

Rooted in Education

Since Westerra's founding by Denver Public School teachers in 1934, our charitable footprint has expanded to include the following school districts: Aurora Public Schools, Cherry Creek Schools, Douglas County Schools, Jefferson County Schools and Mapleton Public Schools.

In 2023, 53 Westerra staff members volunteered over 130 hours to support various school activities, including new teacher orientations, Foundation galas, retired teacher association events, back to school nights and the Mi Casa Resource Center.

- **School Grant Program** – In 2023, this program provided financial assistance to high school seniors in the Denver metro area. These scholarships are key in facilitating students' pursuit of higher education at two- or four-year universities or trade schools while recognizing their outstanding academic achievement, leadership potential and community involvement. Scholarships are provided to students through a series of strategic collaborations with various community organizations, including Aurora Public Schools Foundation, Cherry Creek Schools Foundation, the Foundation for Douglas County Schools, Hide in Plain Sight, Jefferson County Administrators' Association and Mapleton Public Schools Foundation.
- **Scholarship Program** – Founded over a decade ago, this program enhances students' learning experiences by providing monetary awards for items like art supplies, sports fees and equipment, after-school programs, classroom materials, or other programs that teachers and schools determine most beneficial. In addition to individual awards, grants are awarded through the following school district foundations: Cherry Creek Schools Foundation Education Initiative, Denver Public Schools Foundation A to Z Fund, Douglas County Schools Foundation Opportunity Grants, Jefferson County Schools Foundation Educator Hero Grants and Mapleton Public Schools Foundation Marchi Mini Grants. This program is open to any educators serving early childhood education through grade 12 in any Colorado school district. Applicants must be Westerra Credit Union members.



- **Financial Literacy** – Westerra’s widely successful “First-Time Homebuyer” free seminar provided valuable information and insights to attendees to help them make informed decisions about their mortgage, navigate today’s Colorado housing market, and learn about the buying process from start to finish. Topics included pre-approvals, debt-to-income ratios, tips for a down payment and more. The spring seminar was open to members and non-members of Westerra Credit Union, resulting in 118 attendees. Due to popular demand, it returned in the fall for a one-day-only presentation, drawing in 60 attendees. The seminar was called “interactive and engaging” by the attendees, and featured a Q&A section and the opportunity to receive personalized advice from Westerra Credit Union mortgage loan officers.





Westerra staff enjoy being in the community lending a helping hand and showing what "the credit union difference" means to them, and our members.

Leaders in Industry and Business

Westerra understands stronger local economies benefit all members and is proud to be part of the following chambers of commerce: Arvada, Aurora, Castle Rock, Cherry Creek, Denver Metro, Greater Glendale, Parker and West Metro. Westerra supports many issues that affect our business community and often partners with or sponsors events that support area businesses. Key events in 2023 included participating in the Parker Chamber Golf Tournament and hosting the Castle Rock Chamber's "Business Over Breakfast" and Cherry Creek Chamber's After-Hours Event.

Additionally, Westerra remains committed to supporting mortgage assistance that helps keep homeowners in their homes. Through a strategic partnership with the Colorado Homeownership Coalition (CHC), Westerra helps those with delinquent mortgage payments ultimately resume self-sufficiency. For each mortgage closed at the credit union, Westerra provides a \$20 donation (up to \$10,000 annually) to benefit the Colorado Homeownership Coalition. Westerra is also proud to be a member of the Colorado Home Builders Association.

Lastly, Westerra believes in the credit union difference! As a not-for-profit cooperative, Westerra joins other credit unions in advocating for bold, innovative and forward-thinking approaches to improve the lives of members and enriching communities. This includes working alongside the GoWest Credit Union Association in their advocacy efforts, being a proud participant in the Filene Research Institute and part of the Westminster Legacy Foundation.



Accolades

Our legacy of trust continues to foster industry and community accolades. In 2023, Westerra Credit Union received three prestigious community impact awards in recognition of our outstanding community engagement and philanthropic program, “Westerra Cares,” which focuses on key areas of education, financial literacy and community basics.

- ***Dora Maxwell Community Service Award [State/Regional Level]***

Awarded by the National Credit Union Association, this award highlights the credit union's commitment to social responsibility projects within the community and involvement in activities that enhance community well-being.

- ***Dora Maxwell Community Service Award [Honorable Mention – National Level]***

- ***Credit Union Times' Luminaries Award – Community Impact [Individual]***

Andrea McDermott, Westerra's Community Engagement Manager, was selected for this award, which celebrates an individual who is an exemplary model of excellence and makes a demonstrable impact in the credit union industry.



Andrea McDermott, Westerra's Community Engagement Manager, displays the Credit Union Times' Luminaries Award for her outstanding individual contribution in the Community Impact category.





During a segment on "Great Day CO," Westerra's team captain for the 2023 Polar Plunge Westerra team poses with the Special Olympics CEO and Great Day CO hosts.

Media Mentions

This past year, over 75 local, national and industry publications featured insights and quotes from Westerra staff on key financial topics, highlighted our events and spotlighted new products, services and retail locations. These publications included: the New York Times, the Denver Business Journal, "Great Day Colorado" (Channel 2), the Denver Gazette, the Credit Union Times, CU Insight, Denver 7 - Mile High Living, KOA Radio, KUSA 9News Mornings, the Denver Post, the Loveland Reporter-Herald, the Daily Camera, CU Today, the Seattle Times, the Banking Business News Network and All Things Boulder.



Engaged, purpose-driven and high performing culture



What is the “Westerra Way”? It is how Westerra staff shows up and expresses themselves with each other, with the community and especially with members. Westerra staff shows up for our members and community by remaining rooted in our mission, vision and values and by prioritizing initiatives that produce the greatest member value. This important work results in everyone prospering!

Giving Back Remains a Core Value

In April 2023, Westerra Credit Union partnered with Mile High United Way for a special company-wide volunteer event that coincided with National Volunteer Week. Mile High United Way was the perfect partner for this endeavor, providing the supplies, organization and structure for employees to assemble over 550 kits benefiting United for Schools’ students and teachers, Women United Village and Project Angel Heart. Additionally, since the kits benefit local schools and teachers, it was a natural choice for Westerra, which was founded by public school teachers 90-years ago. These types of events and staff participation continue to keep education as a critical component of how Westerra staff give back to our communities.



Diversity, Equity, Inclusion & Belonging (DEIB)

Westerra embodied its diversity, equity, inclusion & belonging (DEIB) efforts through participation in various community events, including the Lupus Walk, OutBoulder County's Gayla and the Denver Pride Parade. Pride provided a significant brand visibility opportunity for Westerra. In addition to being in the parade and in front of its 700,000 attendees, engagement was high at the Westerra booth, which demonstrated the LGBTQ+ community's interest in the credit union. More than 60 staff hours were tallied across participation efforts in the two-day event. Later in the summer, Westerra provided support to TheEduCtr's "Salute to Education," which recognizes teachers of color in Denver Public Schools.

Westerra's longstanding support of Special Olympics Colorado is just one way we are committed to building a more inclusive and empowered community through unified sports. It's amazing to see athletes with and without disabilities playing on the same team! In 2023, more than 25 staff members participated in Special Olympics CO's Polar Plunge series across Denver metro through volunteering, walking in the 5Ks or taking the chilly plunge!



A record number of Westerra staff marched in the 2023 PRIDE parade. Overall, staff participation in the two-day event increased by 282% compared to our inaugural year of participation in 2021.



Westerra Credit Union has served as a title sponsor for Special Olympics' Polar Plunge series since 2014.





Westerra staff took time out of their day to support a Habitat for Humanity home-build.

Community Basics

Westerra supports the basic needs of our community through engaging in efforts led by local schools and foundations. One of these areas include supporting unhoused youth. Examples of Westerra's leadership and contributions in this space include providing REI gift cards to the Cherry Creek Schools Foundation to support Cimmaron Elementary School's "Shoe Library." This allows children to check-out tennis shoes for gym class. Also, the Hide in Plain Sight scholarship provided funds to three unhoused youth in Douglas County Schools for their higher education.



Delivering Financial Performance

2023 was a year of positive financial performance despite the economic headwinds manifested through high inflation and rapidly increasing funding costs. However, with disciplined expense management and strategic lending decisions, Westerra saw improved net income for the year.

Total loans provided to members grew by \$97 million during 2023. The Commercial Loan portfolio led the growth, increasing by \$139 million. Westerra was also able to continue helping more members realize the dream of home ownership by delivering first mortgage originations of \$78 million. Net charge-offs increased to 0.39% of average loans on a year-to-date basis, returning to more normal levels as COVID-19 government programs expired.

Deposit balances decreased during 2023, as excess funds from the COVID-19-related government stimulus were spent, and increased rate competitiveness caused downward pressure on account balances. Nevertheless, \$1.7 billion of deposit balances provide the funding for our lending success, in conjunction with \$285 million in borrowed funds. Total assets decreased by 1.41% to \$2.17 billion at year-end.

The revenue produced this year was a realization of past investments in the form of improved digital solutions and member experiences, which will continue to support improved earnings in the future. For the year, the credit union recognized \$9.5 million in net income, resulting in a net income to assets ratio (ROA) of 0.44%. Westerra's net worth ratio increased from 8.83% in 2022 to 9.30% as of December 31, 2023, through a combination of earnings and balance sheet management. Westerra's net worth position remains well above the 7% level at which the National Credit Union Administration (NCUA) considers a credit union "Well Capitalized."

A great deal has been delivered to efficiently and effectively modernize our solutions and experiences, while continuing our journey of innovation and improvement. In addition to making our new tools and solutions more robust and easier for members to use, we continue to focus on enhancements that make our products and services more attractive to new and existing members.





Looking to the future

Our staff and board of directors' unwavering commitment to our members has resulted in some significant milestones in 2023. I hope you enjoyed reading through the summary of them in these pages as much as we enjoyed reflecting on them. It is clear that, together, we are transforming into the modern financial community where we all truly belong. In that sentiment, the word "together" is critical. We have made great progress and taken many large steps towards our purpose in recent years. But we aren't done yet. Our collective efforts - together - will enable us to make this lasting impact on our members and communities. We are confident that by doing so we will improve our processes and capabilities, resulting in bragworthy member experiences, growing loyalty, deepening relationships and sustainable growth.

Also, a short, personal note about transitions in Westerra's Board of Directors. In September 2023, Laura Morales was approved as an official member of the Board. This was in response to the passing of longtime Westerra Board Member Ron Walker. Ron was a tireless and diligent member of our Board and contributed vitally to Westerra's growth for almost 20 years. We are forever grateful for his invaluable contributions to Westerra and the larger Colorado credit union community.

Laura Morales, recently retired from a 29-year career teaching math, stats and calculus in the Cherry Creek school district and at





the college level, has shown her commitment and dedication to Westerra by previously serving as an Associate Board Member. She also has a background in developing financial literacy programs in schools, and involvement in diversity, equity, including & belonging work in the district. Additionally, we are pleased to announce Bill Abbey returned to the Audit Committee this past year.

As we look forward to 2024, we anticipate we will continue to operate in a challenging economic environment. We understand this and are committed to offering financial solutions that meet members where they are and when they need them, always acting in their best interest in the spirit of cooperative finance.

Special thanks to our employees, and our Board of Directors, for their unwavering commitment to serve our members.

ANDY RAICEVICH
Chairman of the Board

STEVE SCHMIDLE
President/Chief Executive Officer



Financial Highlights

BALANCE SHEET (UNAUDITED)

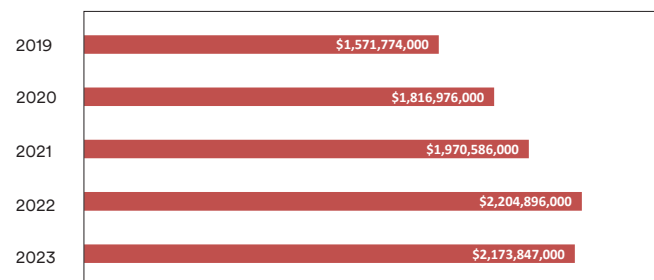
ASSETS	2023	2022
Loans to Members (net of allowance for loan losses)	\$1,368,177,000	\$1,274,648,000
Investments	537,693,000	600,187,000
Cash and Cash Equivalents	169,648,000	231,654,000
Property and Equipment, net	22,246,000	22,912,000
National Credit Union Share Insurance Fund Deposit	15,528,000	17,445,000
Other Assets	60,555,000	58,050,000
TOTAL ASSETS	\$2,173,847,000	\$2,204,896,000
LIABILITIES AND MEMBERS' EQUITY	2023	2022
Members' Deposits	\$1,688,856,000	\$1,701,204,000
Borrowed Funds	285,000,000	330,000,000
Accounts Payable and Other Liabilities	36,877,000	24,573,000
Members' Equity	163,114,000	149,119,000
TOTAL LIABILITIES AND MEMBERS' EQUITY	\$2,173,847,000	\$2,204,896,000

INCOME STATEMENT (UNAUDITED)

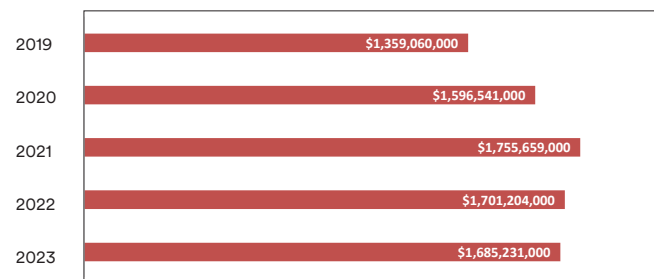
INCOME	2023	2022
Interest Income	\$109,596,000	\$60,443,000
Dividend and Interest Expense	(47,098,000)	(10,145,000)
Provision for Loan Losses	(4,843,000)	(2,290,000)
Non-Interest Income	12,539,000	13,104,000
Non-Interest Expenses	(60,658,000)	(61,700,000)
NET INCOME	\$9,536,000	(\$ 589,000)

Audited financial statements are available upon request.

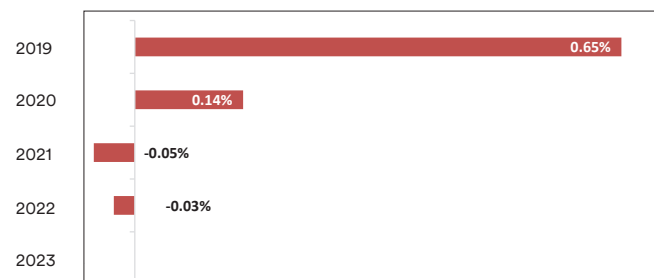
TOTAL ASSETS



MEMBER DEPOSITS



RETURN ON ASSETS



Products & Services

Convenience Services

- 1,000 Colorado Free Co-Op ATMs
- 200 Colorado Co-Op Shared Branches
- Digital Banking
- Mobile Banking
- Bill Pay Service
- Auto Buying Resource Center
- CardNav App
- Google™, Samsung Pay™ and Apple® Pay Digital Wallets*
- eStatements
- 24-Hour Loan Applications
- 24-Hour Phone Banking
- Direct Deposit
- Wire Transfers
- Contactless Card Technology
- And More!

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Savings and Spending Products

- Savings Accounts
- Kids' Savings Accounts
- Holiday Savings
- Checking Accounts with Debit Card Rewards
- Money Market Accounts
- Certificates of Deposit
- Traditional and Roth IRAs
- Coverdell Education Savings Accounts

Loan Products

- Mortgage Loans
- Home Equity Loans
- Auto Loans
- Energy Efficiency Loans
- Motorcycle Loans
- Recreation Vehicle Loans
- Visa® Credit Cards
- Personal Loans
- Student Loans through Sallie Mae®

Business Services

- Checking Accounts with Debit Card Rewards
- Lines of Credit and Credit Cards with Rewards
- Digital Banking, Mobile Banking and Bill Pay
- NewtekOne solutions (merchant processing, e-commerce, web design & hosting, insurance and payroll processing)
- Auto, Equipment and Commercial Loans, including SBA 7(a) Loans
- Electronic Payment Processing

Financial Education & Community Services

- Westerra Cares Program
- School Grant Program
- Classroom Presentations
- Financial Literacy
- DEIB Initiatives
- Scholarships
- Direct Business to Business and Community Support
- Charitable Causes/Disaster Relief



Board of Directors

Andy Raicevich, Chairman

Larry Ottele, Vice Chairman

William S. Abbey, Secretary

Barry Beal Jr., Treasurer

JT Gaietto, Board Member

James Kullhem, Board Member

Laura Morales, Associate Director

Martin Semple, Legal Counsel

Executive Leadership

Steve Schmidle, President/CEO

Brooke Fleming, Chief Lending Officer

Ellie Fordyce, Chief People Officer

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