



Money Talk

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Community Federal Credit Union

improving lives
everyday

"A Member-Owned Financial Co-Operative"

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CEO Speaks by Rick Parker

Folks, as the staff and I are winding down the 2015 year—which, compared to the last couple—was relatively quiet, it dawns on me that we are also wrapping up our 46th year of being the Credit Union for Miami University and the greater Oxford community. What a privilege!

Reflecting on the past 46 years is an emotional journey. Though we remain traditional in our business philosophy we've gone

- from being under equipped to using state-of-the-art technologies
- from being unknown to becoming an industry leader
- from opening our first member account for the late Dr. Phillip Shriver to serving over 5500 members
- from no loan programs to a whole array of complex loan types including first mortgages and commercial loans
- from doing transactions with volunteer help in the basement of a Miami building to employing 18 people
- from doing transactions over a counter to doing transactions over the internet, on mobile devices, and through ATMs
- from working out of free space to owning strategically located facilities
- from a zero capital position to nearly 10.00% capital reserves

Finally, with the aid of technology, we reach every corner of Butler County and beyond. That's a bunch of progress in 46 years, and it would have been impossible without a great sponsor—Miami University—as well as a loyal membership base, outstanding volunteers, and dedicated employees. The better news is we're just getting started. Pat yourself on the back, sit back, and enjoy the ride forward.

We'll end this 46th year with asset growth of about 4.25%, loan growth at a modest 1.00%, return on assets (ROA) of 0.25%, a historically low delinquency rate of 0.19%, net new membership growth of 1.00%, and an unprecedented 11.00% reduction in operating expenses. Kudos to the staff.

Regarding our facilities; our new main office on College Corner Pike is beautiful, vibrant, and generally meeting the needs of our members. The drive-thru at Wells Mill is steady and certainly helping to meet the convenience requirements of our members. Overall staff work space is tight, and we're discussing how to alleviate that. Hopefully in the near term we'll finalize a strategic facilities plan that will address the growing needs of our Credit Union in both the short and long-term. Finally, as you know the Credit Union owns a small commercial lot on Lynn Ave. We're taking our time to carefully determine the highest and best use of that location, placing service to our members as the top priority.

I suspect the next couple of years will be challenging as it continues to be a tough competitive economic environment, but look what we've done starting from zero. No concerns.

Proud to be your CEO; our best days lie ahead of us.

**For all your
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As an industry leader our mission is to assist member-owners in realizing personal financial success by providing competitive, value oriented products and services delivered in the tradition of excellence.

Best Collector!



John Bradley Wyatt

Bradley Wyatt started his career with our Credit Union as a teller in February 2014. In March 2015 he was promoted to the position of Collector. In his capacity as our Collector he has lowered our Credit Unions loan delinquency to an all time low of 0.16% of loans outstanding. This is an incredible accomplishment. Brady credits his success to great mentoring along with being professional but tenacious in his collection efforts. Members speak very highly of him.

Bradley is a graduate of Talawanda High School and has lived in greater Oxford his entire life. He grew up playing sports, and today he still finds time to work out at a local gym. He loves our Credit Union and hopes to continue growing with us. This is one fine young man!



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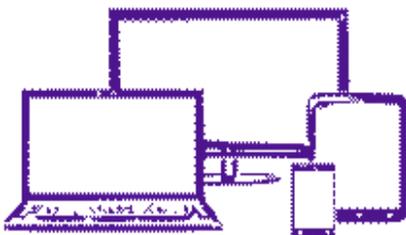
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