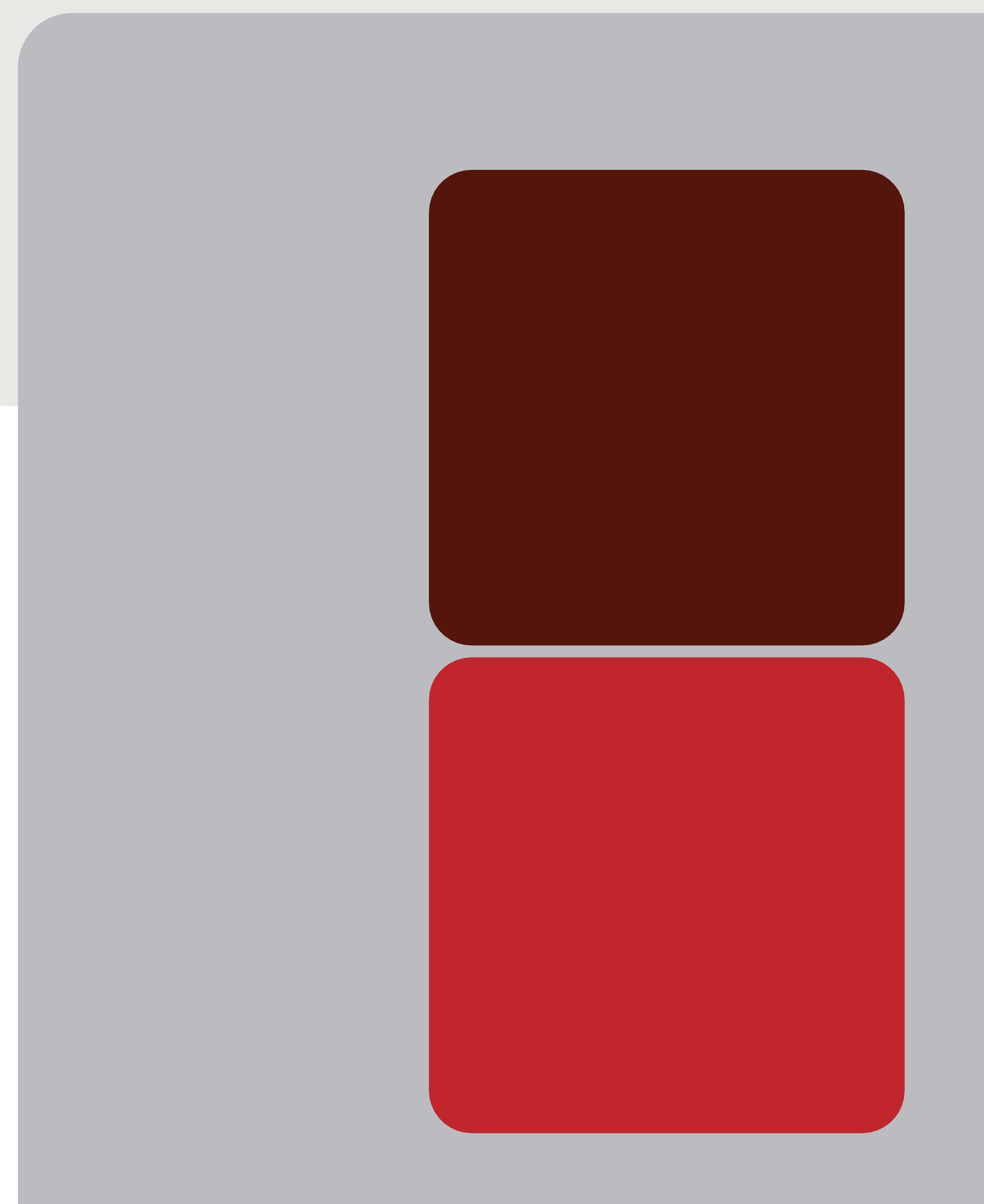




# The New Era of Patelco Credit Union

CEO Alliance June 2018



# Culture & Mission

2017

Empowering our members to . . .



## Return to our Membership

	Q3 2014	Q3 2015	Q3 2016	Q3 2017
Total CU benefit per member	\$83	\$128	\$185	\$186
Total CU benefit per member household	\$158	\$244	\$352	\$354

# Improving Members' Financial Well-Being

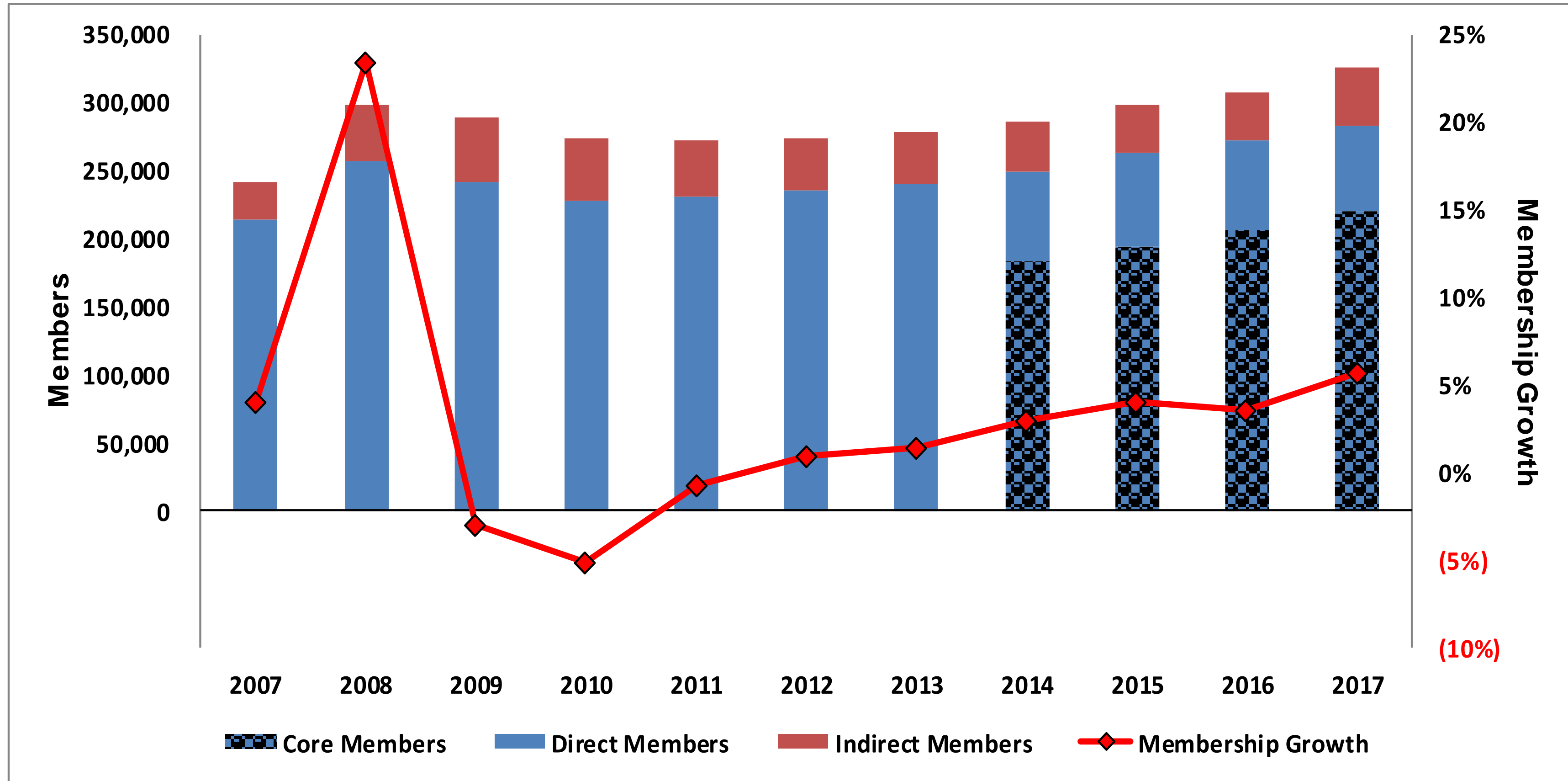
2017	Quantity	Estimated Return to Member
CD/IRA specials	3,431 Members	\$1,001,687
Money Market	25,289 new accounts	\$1,161,807
Disaster Relief Loans	220 new accounts	\$21,176
Timely Repayment Incentive Program	11,350 enrolled Members	9,184 Members received rate reduction
Credit Card Fraud Prevented	1,268 fraud attempts	\$293,943 fraud prevented
OD Protection Loan	64,302 total advances	\$1,800,456 saved in overdraft fees
NSF Fee Cap Reimbursements	5,145	\$144,060

Hurricane Relief	<ul style="list-style-type: none"><li>• Provided financial support to over 1,500 members impacted by Hurricanes Harvey, Irma, and Maria by offering low interest personal loans, waivers of early certificate withdrawal, reimbursed ATM fees and deferring scheduled loan payments</li></ul>
North Bay Wildfires	<ul style="list-style-type: none"><li>• Over 7,500 lbs. of fruits and vegetables were packed and distributed to the impacted residents</li><li>• Served food to over 700 residents; as well as handed out 1,000 care packages with handwritten note cards from team members</li></ul>
North Bay Donation Drive	<ul style="list-style-type: none"><li>• Collected \$87,150 in member donations with a Patelco contribution of \$147,637 which will be distributed to three North Bay local charities; Catholic Charities of Santa Rosa, Redwood Empire Food Bank and CERES Community project</li></ul>
Children's Miracle Network & Secret Santa	<ul style="list-style-type: none"><li>• Collected \$7,534 in employee donations for Children's Miracle Network which Patelco matched dollar for dollar</li><li>• Delivered over 300 gifts and handwritten notes from our team members</li></ul>

# Performance

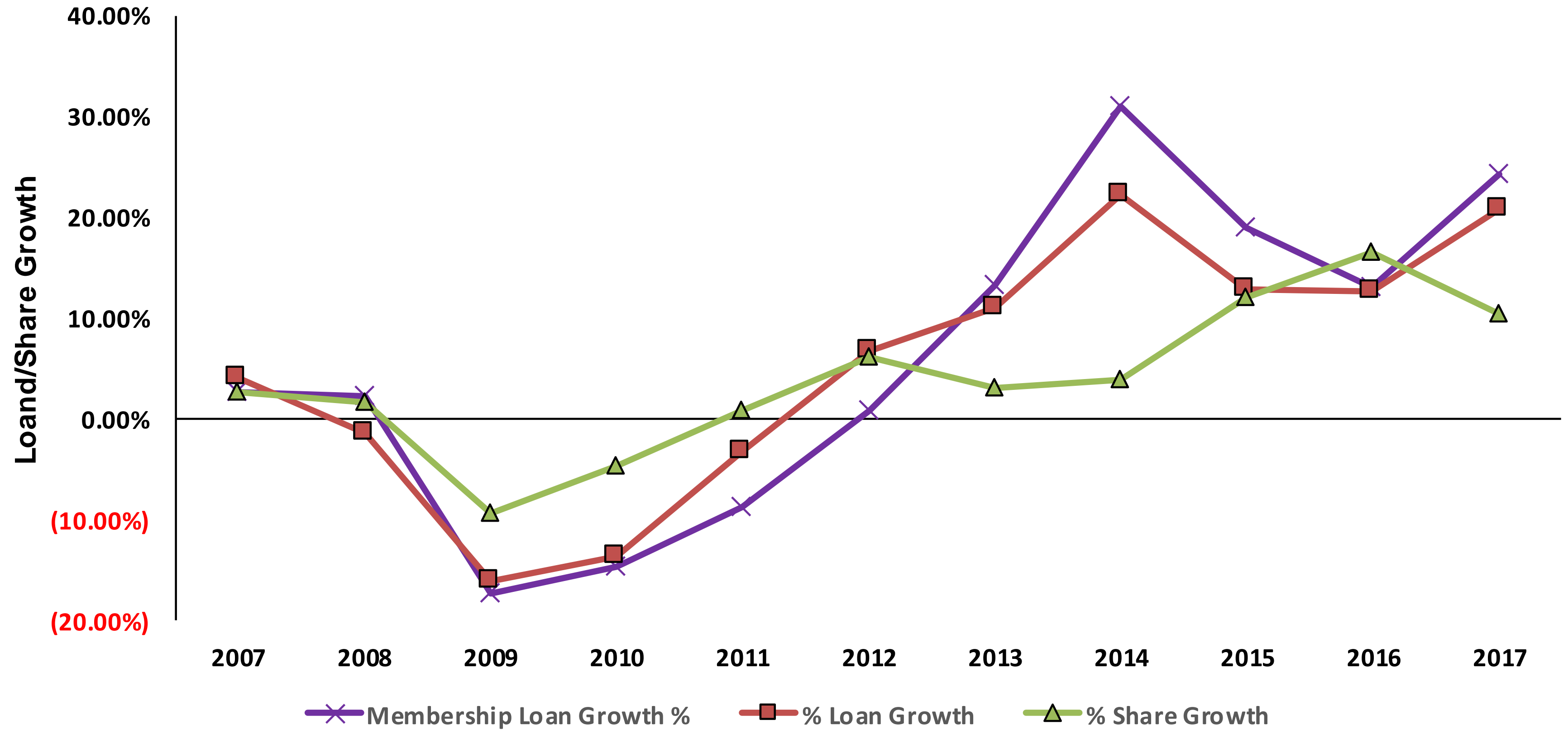
2007 - 2017

# Membership

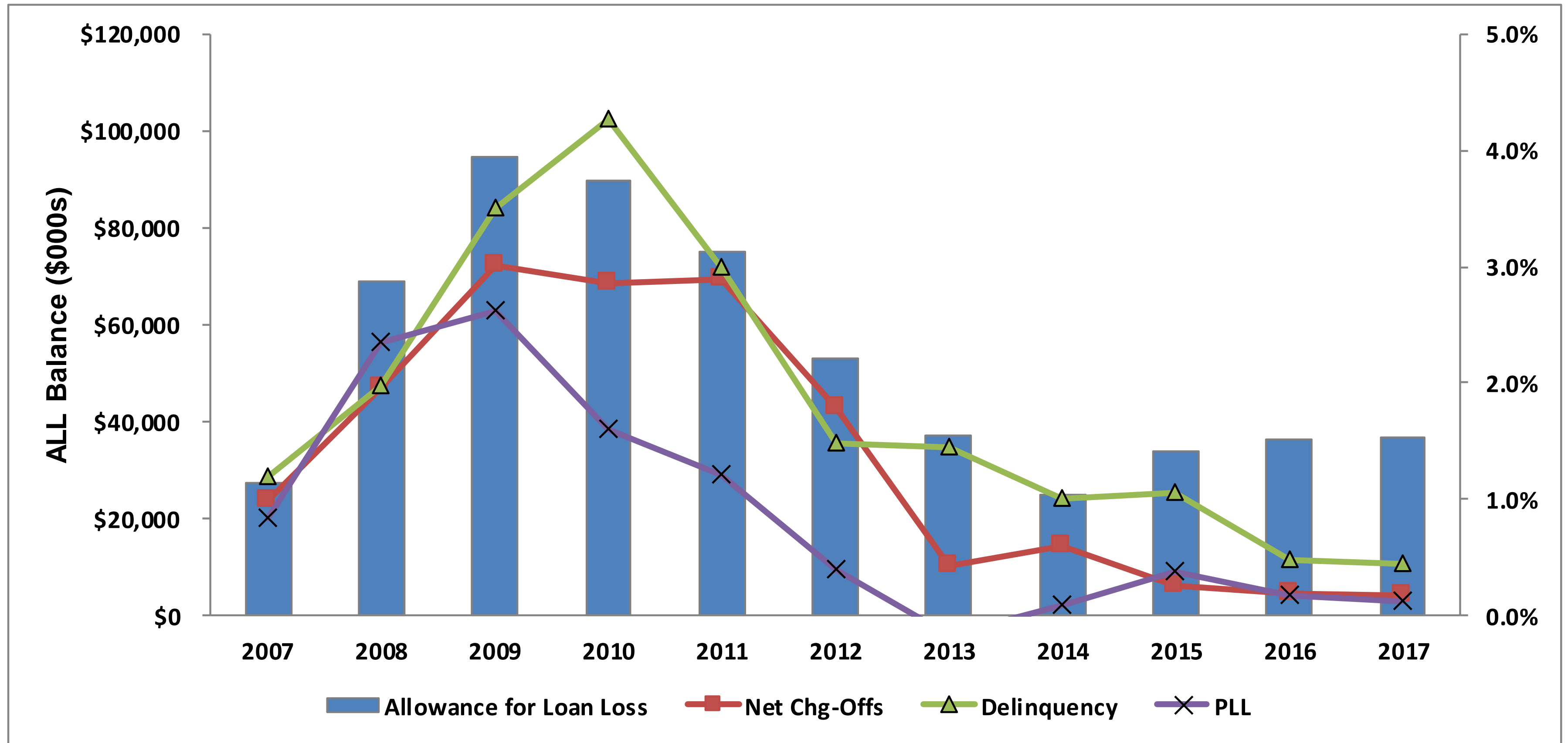




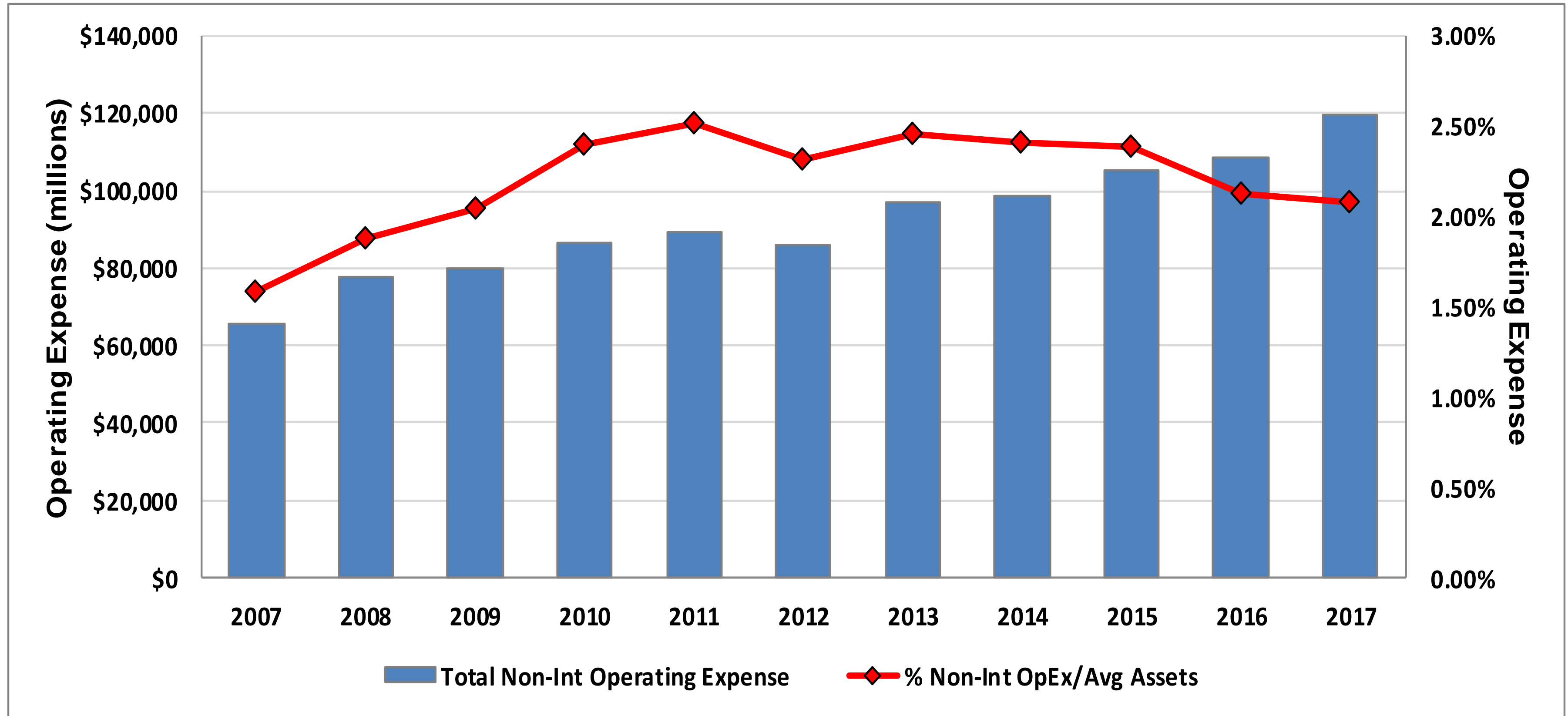
# Loans and Shares



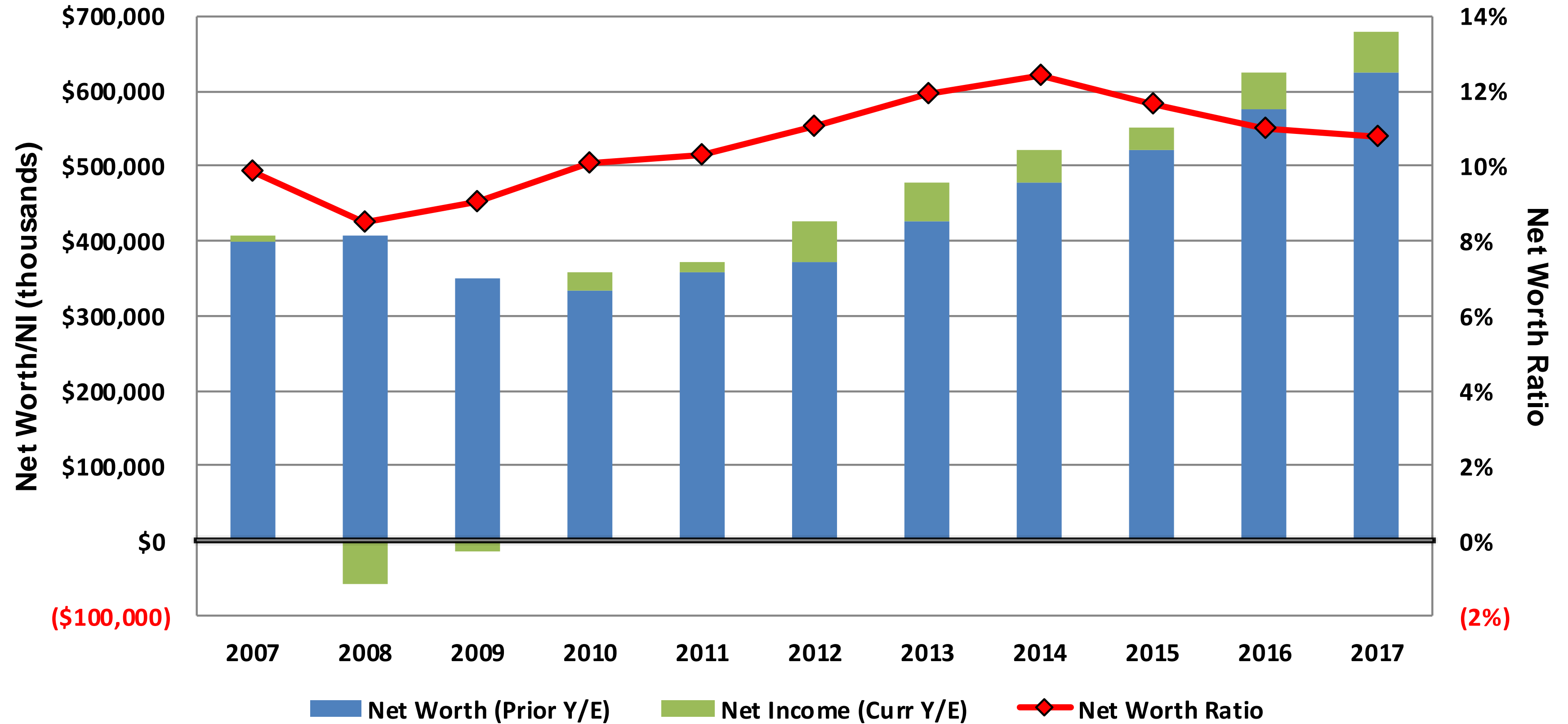
# Credit Quality



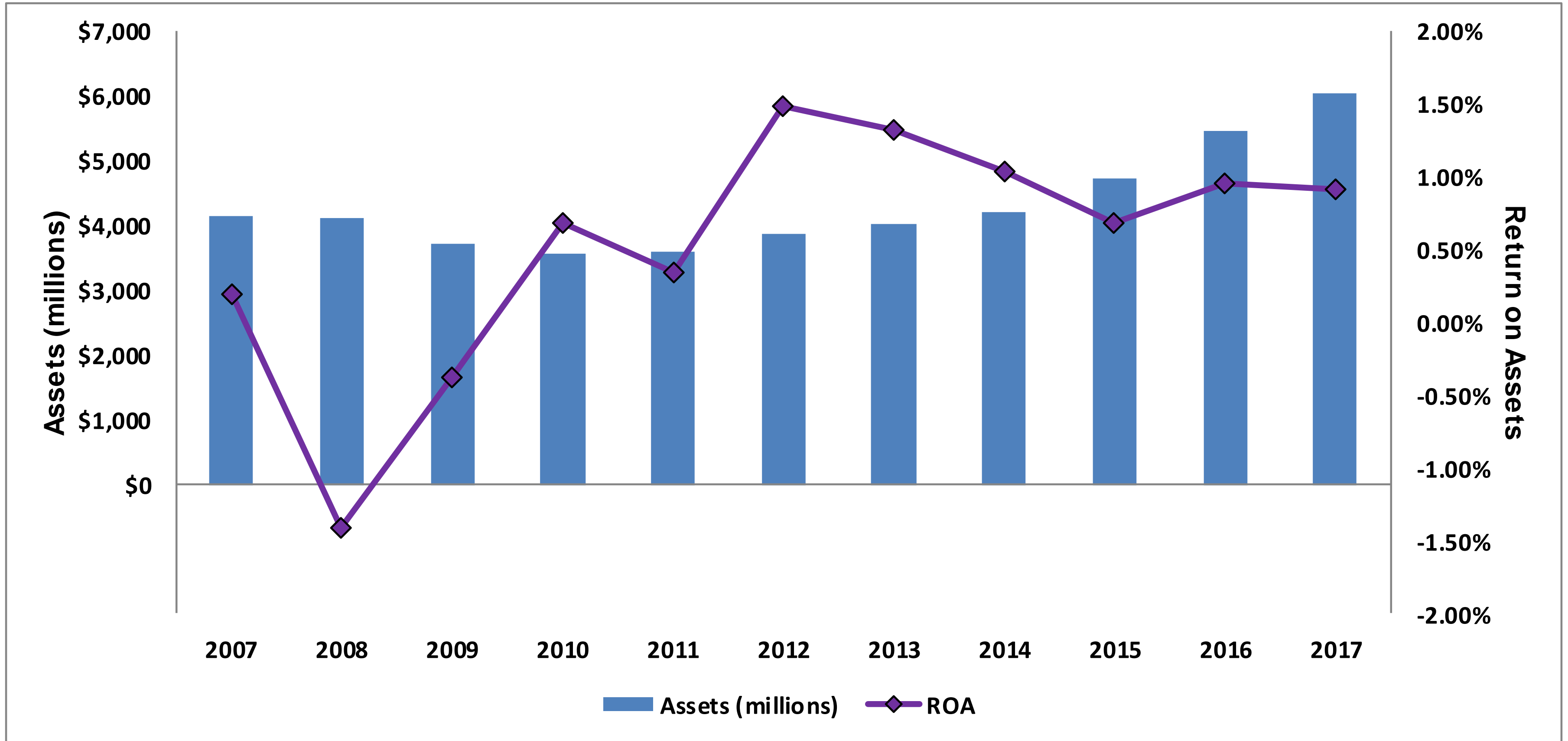
# Operating Expense



# Financial Strength

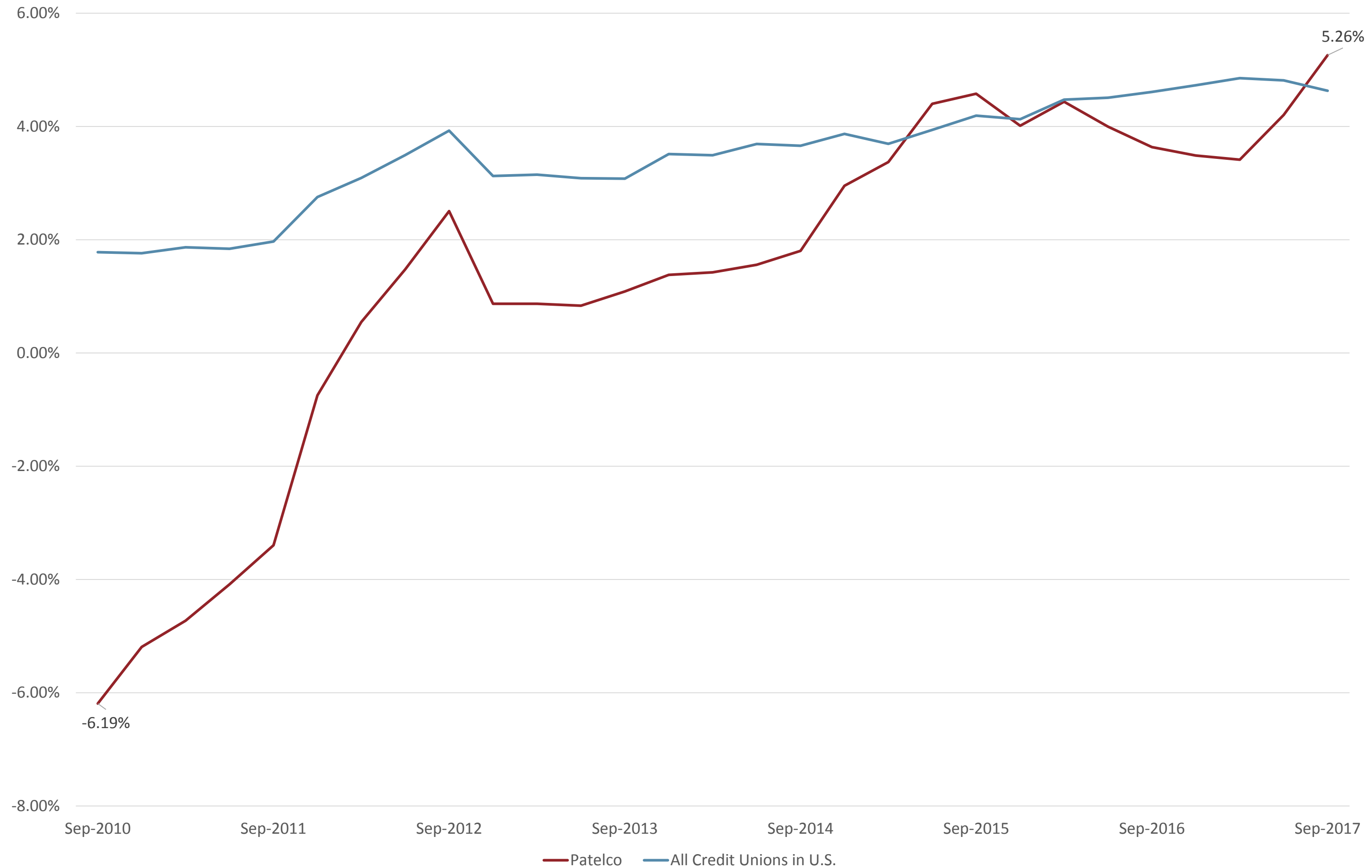


# Return on Assets

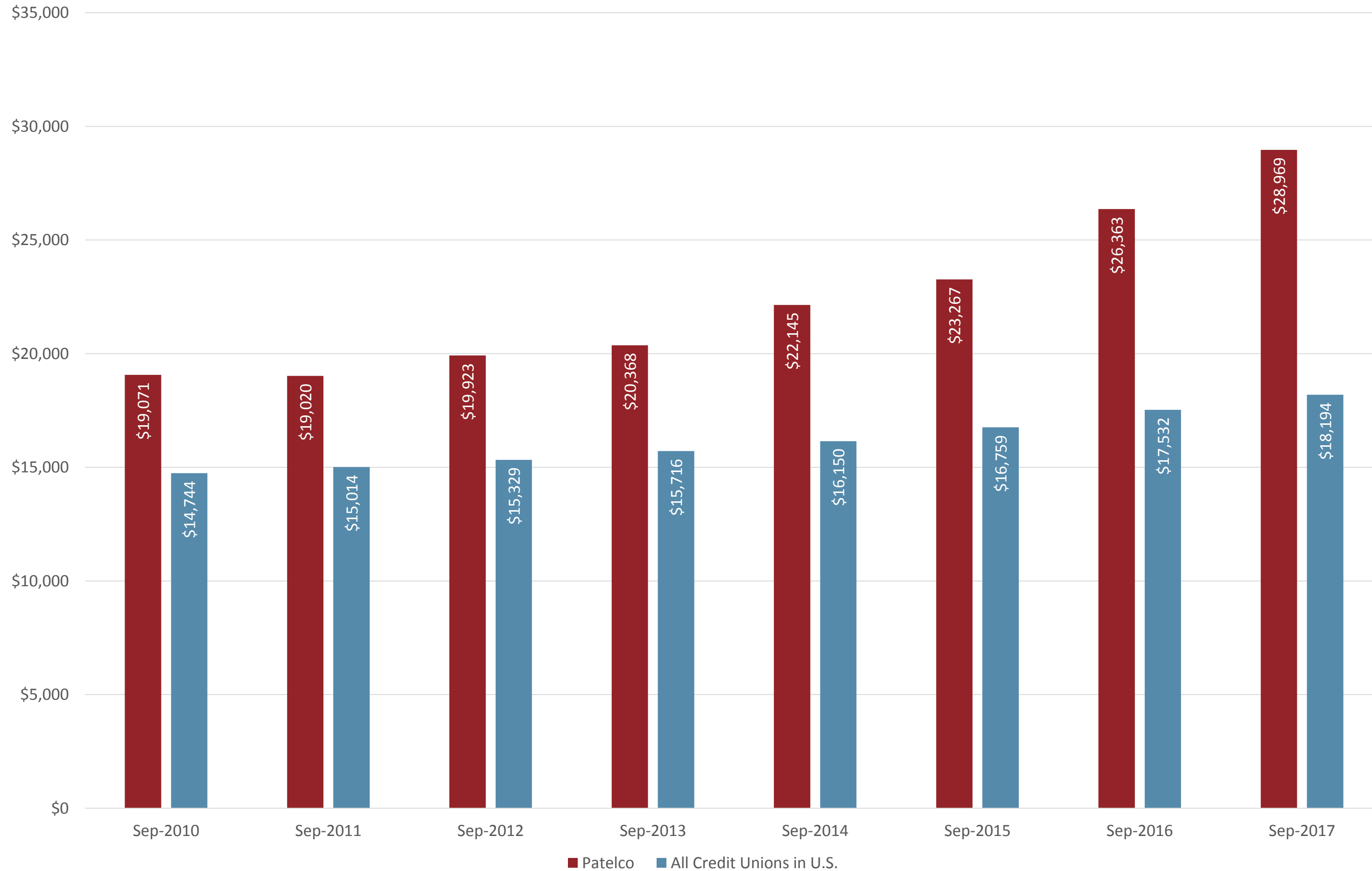


# Peer Performance

# Membership Growth



# Average Member Relationship

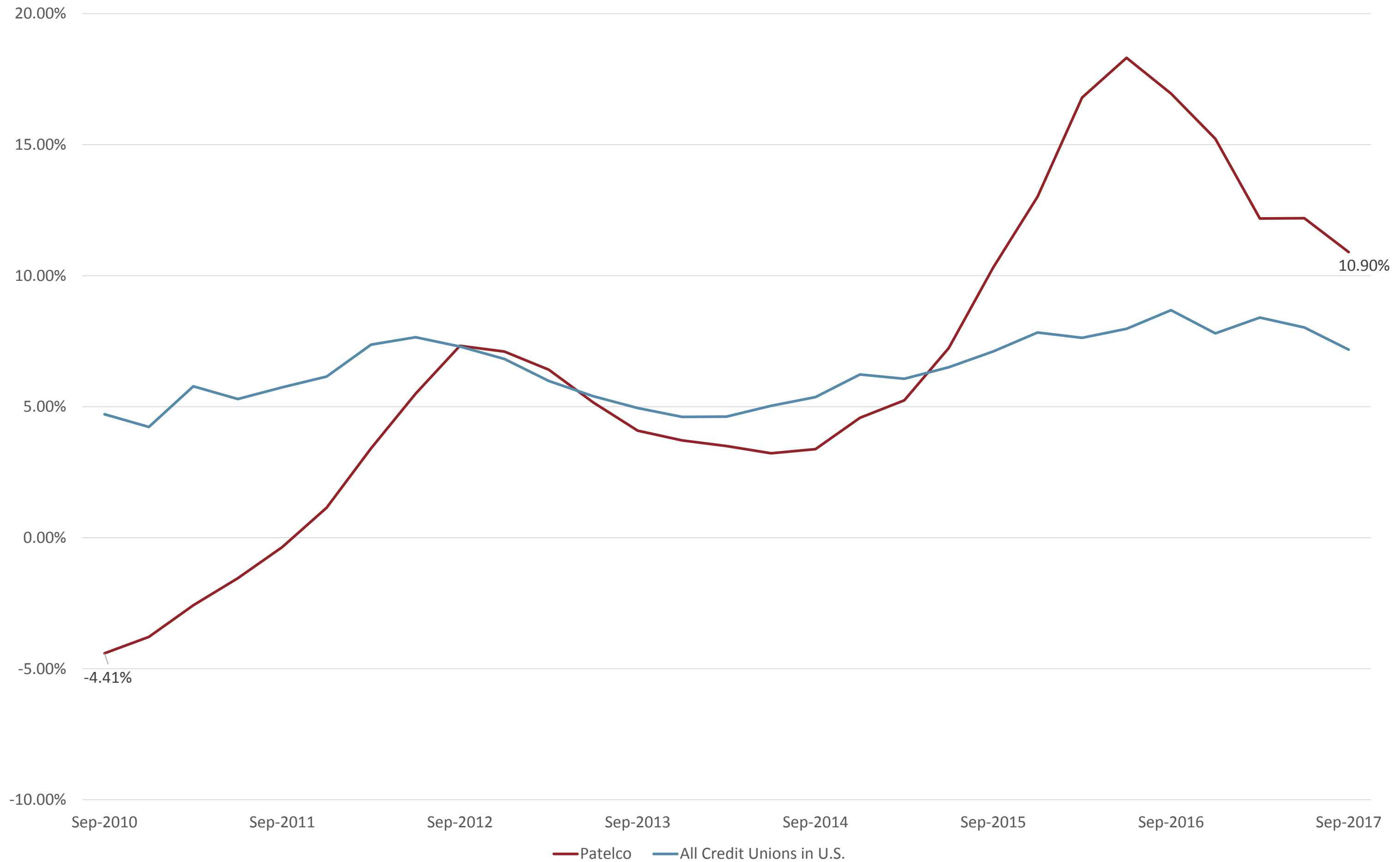




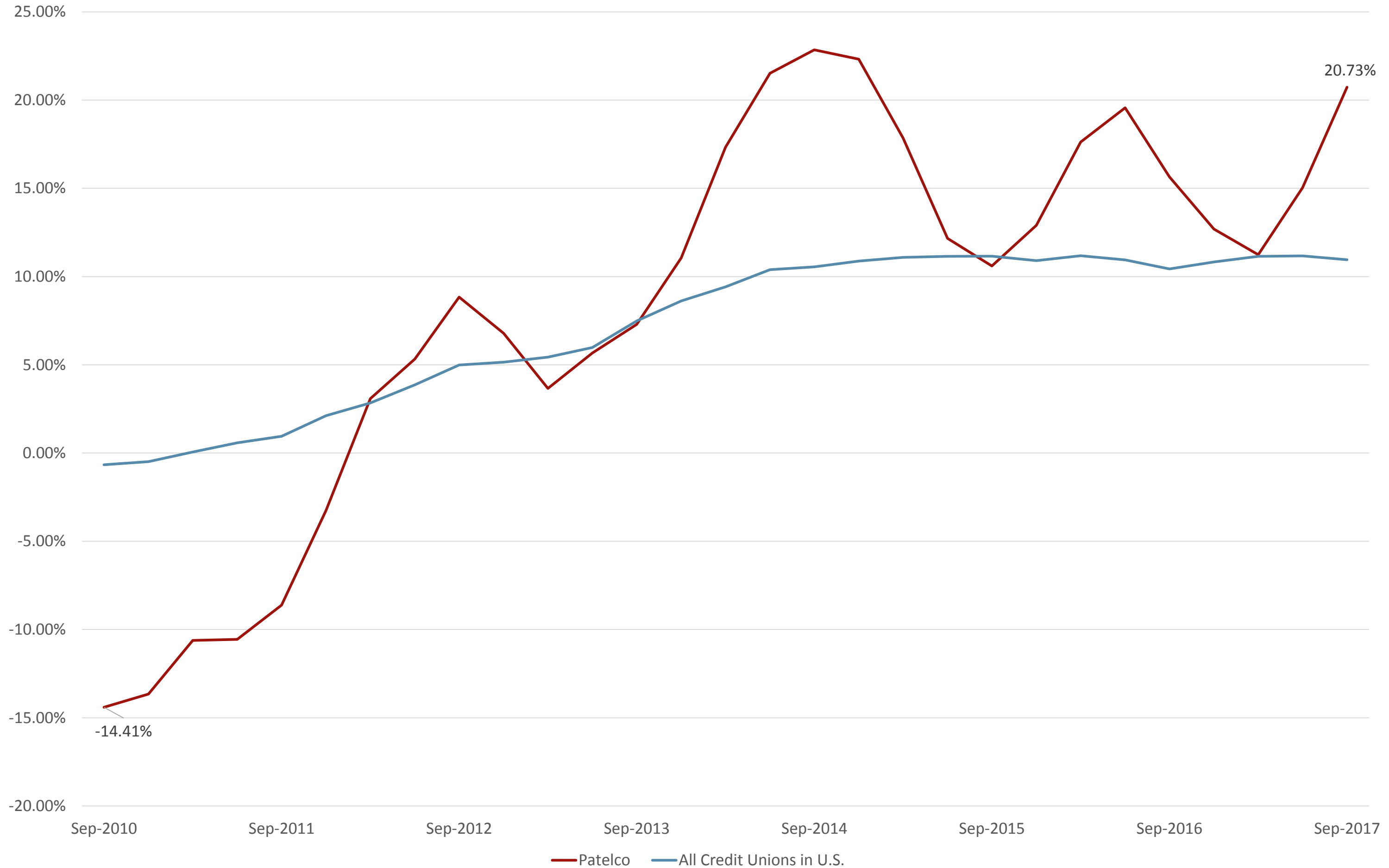
# Return on Assets



# Asset Growth



# Loan Growth



# Questions?



**Thank you!**

