

Connected with Our Community Since 1937

unitus
COMMUNITY CREDIT UNION

80 YEARS

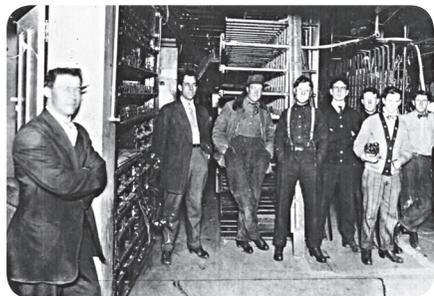


Our Story Began with people helping people

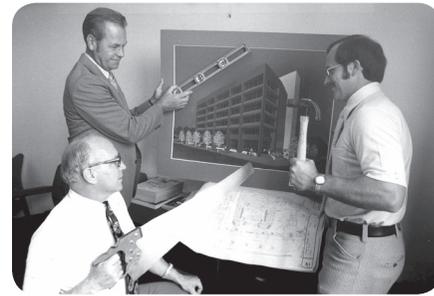
This year marks the 80th anniversary of Unitus Community Credit Union. Over the last 80 years we have experienced sweeping changes in market conditions, industry standards, emerging technologies, and evolving financial needs together in the Northwest. Through it all, we have been here to provide our members and communities with the financial foundation to improve



their well-being. As we reflect on our 80 years in the community, we are proud to celebrate the successful local businesses, influential community initiatives, and generations of thriving families that have grown from people helping each other.



Our mission began in July 1937 with only seven founding members and under \$40 in assets. Since then our reach has expanded to more than 88,500 members across the country with more than \$1 Billion in assets. Eighty years ago, we were known as Oregon Telephone Employees Credit Union (Oregon Telco



for short). Since then we have changed our name, expanded our membership to the state of Washington and 15 counties in Oregon, and developed longstanding relationships with non-profit community organizations. We now have nine branches providing personal service to communities in Salem, Vancouver and the Portland Metro area, with two new branches scheduled to open in the next year.

We began as a group of people helping people. While the scope of our impact has changed, our core identity has not. To be where we are today, employing more than 235



employees and contributing more than \$113 Million to our Northwest economy last year, is a meaningful achievement. It proves that great community impact can start with small steps, carried by a conviction to support others and improve the lives of our families and communities.



Over the years, it has been our enthusiastic duty to adapt to changing circumstances and provide new approaches to help our members reach their financial goals. In 2008 for example, we became the first credit union to develop a bicycle loan program, receiving national recognition for our ability to help members afford a healthy, fun and environmentally friendly way to get around. More recently, during the Portland housing surge of 2016, many members lost their chance at their dream home because they couldn't complete the appraisal process in time. To help, we created the No Appraisal Loan which allows qualified members to skip the appraisal step and close on the home they want.



Evolving member needs have driven consistent technological advances at Unitus throughout the years. We continue to roll out convenience and security improvements to our mobile banking app which helps members monitor accounts, transfer funds, and stay ahead of their financial goals. To improve member convenience, we introduced instant issue credit and debit cards at all our branches, enabling members to instantly bring home a new card or replace a card that is lost or stolen. To further improve member security and convenience, we now offer fraud alerts through text message, allowing members to take immediate action against suspicious activity. In the next few months we will launch a streamlined loan application process that will allow



members to more quickly and easily apply for any loan they need to reach their goals.

Looking ahead, we will continue to monitor the horizon and flexibly adapt to member needs. We are proud to honor our distinguished past in order to renew the values that have brought positive change to our members and communities. Since 1937, these values have driven every decision we have made for our members and they will continue to guide us throughout the future. Our purpose is to improve the financial well-being of our members and to help the people in our communities by providing uncommon, unexpected service. Thank you for being a part of the movement. We can't wait to see what's still to come.

88,500 MEMBERS

In Our Community dreams really do come true



Throughout the last 80 years, a key part of our mission has been to support organizations making a positive impact on our communities. This has taken the form of annual fundraising events, employee mentorships, and volunteer

hours devoted to important causes. In 2016 we were delighted to launch a new partnership with the Oregon State Beavers football program called Dream Come True.



The program gives ailing young children the opportunity to spend time with the OSU football team and coaching staff, become a star football player for a day, and enjoy a Beavers game with their family from the luxury box seats at Reser Stadium. To commemorate the

occasion, each child is honored at midfield during half-time and is given a personalized OSU game jersey as well as a football signed by Beavers players and coaches. For a family with a child facing a serious illness, this program provides a memorable experience families can cherish with their beloved children forever.



Adopt-A-Class and Schoolhouse Supplies nurture youth

Our mission is to make lasting positive change in our communities.

One of the most important ways we support the long-term health of our communities is by investing in our youth.



For more than 10 years, Unitus has sponsored the unique Adopt-A-Class program which connects underprivileged children with caring employee mentors who provide guidance and share in fun activities. In 2016 as in past years, Unitus partnered with Ms. Thompson's third grade class at Vestal School, a Title 1 school in Northeast Portland whose students largely come from low-income families.

Mentors visit their students four times each year, exchanging letters with the students three times, purchasing books on their third graders' "Book Fair Wish Lists," and buddying up during a year-end field trip to the Oregon Zoo.



In addition to the Adopt-A-Class program, Unitus supported Vestal school with the "Tools for Schools" backpack program, an event organized by local non-profit Schoolhouse Supplies which helps provide students with brand new supplies including pencils, notebooks, folders, and backpacks. It is our great joy to contribute to their mission to promote quality education for students regardless of circumstance.

Credit Unions for Kids and Doernbecher change lives

Credit Unions for Kids and Doernbecher Children's Hospital are connected by a long and storied history. Doernbecher is regularly ranked among the best children's hospitals in the country, and was



Though many know of these two organizations, many do not know that Credit Unions for Kids was started by a group of Unitus employees who banded together to gather funds for a friend's newborn in need. Since then Unitus has continued to support the cause. In 2016, we donated more than \$100,000 through internal fundraisers, sponsorships and our annual Wine on the Willamette event to support the heroes at Doernbecher Children's Hospital.



recognized in 2017 as one of U.S. News & World Report's Best Children's Hospitals for the seventh straight year. Credit Unions for Kids, a nonprofit that raises money for Children's Miracle Network Hospitals (which includes Doernbecher Children's Hospital), began in 1986.



The Portland Rose Festival celebrates future leaders

Unitus is proud to take part in one of Portland's most beloved traditions, the Portland Rose Festival, as the presenting sponsor of the Rose Festival Court. To help pave the way for the future leaders in our communities, as part of



during their time on Court, share life experiences, offer career advice, and give Princesses a window into the professional world through job shadowing. This relationship often lasts well beyond the three month mentorship program, blossoming into lifelong friendships.

Before the program is complete, a Unitus Business Development Officer walks the Princesses through an intensive Financial Workshop to prepare them to navigate life's many challenges with financial responsibility.



the program Unitus gathers a team of successful women employees ranging from experienced to executive. These employees each mentor one of the 15 Rose Festival Court Princesses – outstanding young women who exemplify academic achievement, outstanding community service, and proven leadership abilities.

Mentors volunteer their time providing guidance to the Princesses during this vital transition point in their lives. Mentors will spend time with the Princesses



Going the extra mile for our members



In our commitment to provide uncommon service to our members, we sometimes hear member success stories that warm our hearts. While there have been plenty of challenges over the last eight decades, we and our members have grown stronger together. No matter how the circumstances evolve around us, there is no obstacle that can outlast our steadfast dedication to go above and beyond for our members.

With life moving so quickly today, it is more important than ever to capture these stories as a reminder of what is truly important every day. We want to sincerely thank the members who shared these stories with us. Unitus Community Credit Union will continue striving to provide legendary service to our members.

Kayce Wolfe

This car means the world to me . . . I don't have to walk to work in the rain anymore or use the bus to bring groceries home. Most of all though, I can have my mom move in with me and her ability to leave the house or go places won't be dictated solely by her mobility issues or a bus schedule. I'll be able to take her to doctor's appointments and just a general drive around town without having to wait on a bus or call a cab which can become very expensive. I can't thank you enough for the help you've given me and for helping me get this car approved.

Erika Sommer Curtiss

I went through a divorce 2 years ago and had nothing. No car, credit card, nothing. Your loan manager helped me reestablish ME. She set me up with a credit card and bought my first car with UNITUS. I guarantee you the larger banks never would have taken the time to help me the way she did. I was truly grateful and will remain a member for life. I have always had wonderful experiences since. Thank you!

Robert & Niki Taylo

Building a small business is hard enough. Making it past difficult financial times can be even harder, sometimes pushing you to the brink of giving up. While I know our business has succeeded because of my hard work, I am also equally aware that without Unitus being in our corner, our business would likely no longer be operating. Unitus has helped my business survive with the added benefit of personal service. It is near impossible to get the individual treatment that Unitus offers at the "big banks." I am proud to be a Unitus member since 1998 (back in the days of Oregon Telco), and I am so glad they believed in me so that I could have the thriving business I have today. Thank you Unitus!

Embracing our bright future

While we have spent the past 80 years growing with our members, we still get excited thinking about all of the untapped avenues we can explore to help fulfill our members' great potential.

In addition to partnering with our members and giving back to our communities, one of our most important aims as an organization has always been to promote financial education and connection among our communities. Together with our members, we are just getting started on a number of exciting educational and member service initiatives.

By taking advantage of new technologies, we can improve member security and give members the baseline foundation needed to reach their financial goals. Harnessing these technologies in new ways, we are educating our members more effectively on their own time, and equipping our communities to become more financially self-sufficient.

Over the last year, our members have been receiving enhanced-security EMV chip cards to replace their



existing cards, giving them more security wherever they make purchases around the world. In the last few months we launched support for Apple Pay, Samsung Pay, Google Wallet and other tokenization platforms, giving members even more security and convenience in retail transactions.

Our mobile app is continuously updated with security enhancements, and today features fingerprint login technology and multifactor authentication among other measures to keep your finances secure.

One of our most exciting recent advances in member education is our Financial Life Minutes, a series of self-paced, interactive learning videos that can be played at home, in the office or on any mobile device anywhere.

The series includes 24 "modules" which walk members through virtually every important financial life skill they will need to realize their goals and dreams, even helping members create action plans to track long-term success. We've added this to our regularly updated online blog which provides financial tips to our members, as well as our

online Unitus Pathfinder feature which walks members through the financial steps involved in big life events.

When you think of the future, what do you see? We see a confident network of members ready to take

on any challenge. It is our pledge to provide industry leading financial products and unexpected service to our members, and we are only getting started.



Unitus members can look forward to newer, more

engaging learning opportunities to equip them to make the smartest financial decisions for their families. They can count on

continuously increasing security measures to keep them safe. They can expect more outlets to share their successes and build communities on social media. It is all part of our never-ending mission to improve the financial well-being of our members today and for generations into the future.



The logo features the word "unitus" in a lowercase, sans-serif font. The letter "u" is enclosed in a yellow square with rounded corners. Below the name, the words "COMMUNITY CREDIT UNION" are written in a smaller, all-caps, sans-serif font.

unitus
COMMUNITY CREDIT UNION

A yellow ribbon-style banner with the text "80 YEARS" in a bold, black, sans-serif font.

80 YEARS



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