

90

YEARS STRONG...

a Foundation for the Future

As we celebrate 90 years of serving our members, Campus Federal continues to evolve and grow, providing the innovative banking products and services that you expect from a trusted financial institution. In 2024, we made significant progress on our multi-year effort to **enhance the in-branch experience** across nearly all of our locations, creating spaces that better serve your needs. While some projects are still in progress this year, we've already completed notable transformations. Our Med Center branch in Shreveport underwent a full transformation with a completely new and contemporary design. It's located in the hospital, providing easy access to Campus ConnectSM Interactive Teller Machines (ITMs). Meanwhile, the Pierremont branch underwent an interior transformation. Our Perkins branch and Baton Rouge headquarters were fully renovated and modernized. We also refreshed our location at Our Lady of the Lake, all promoting the Campus Federal brand.

In 2024, we enhanced and **expanded our digital offerings**. We introduced an innovative tool that streamlines loan approvals for a quicker and more seamless process. We enhanced video and text chat options to provide members with an easier way to connect with us. And to make things even better, we introduced a new fraud reporting feature within online banking, simplifying the process for members to dispute fraudulent charges.

We're excited to introduce our new **Wealth Management Services**, powered by RRDM—trusted partners with over 100 years of combined experience in helping members grow and manage their wealth. Whether it's retirement planning, investment management or securing your family's legacy, their team is here to provide personalized support and the expertise you need to succeed.

Alongside these improvements, we are dedicated to **giving back to the community** through sponsorships, financial education and volunteerism. It's our way of staying connected to you—where you live, work and play.

The Credit Union ended 2024 with total assets of \$878.7 million. Net worth grew to \$86.4 million, resulting in a net worth-to asset ratio of 9.83% that is regarded as "well capitalized" by our regulators. Shares ended the year at \$799.9 million while loan balances were \$651.5 million. The auto loan portfolio ended the year with a record high balance of \$308.6 million. We generated a return on average assets of 0.27% while **paying members a record of over \$12.9 million in dividends**. As a not-for-profit institution, we strive for positive performance that allows us to continue to give back to our members in the form of competitive loan rates, higher dividends and excellent member experiences.

As we look back with pride on 90 years of growth and service, we are more focused than ever on the future. Our mission is to continue being **your trusted financial partner for every stage of your life**, and we remain committed to our goal of expanding the experiences and services that benefit you—our most valued members.



Vivian Frey

Vivian Frey
Board Chair
Campus Federal Credit Union



Jane G. Verret

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President & CEO
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