

2024

UKFCU COMMUNITY IMPACT REPORT



**UNIVERSITY OF KENTUCKY
FEDERAL CREDIT UNION**

Federally insured by NCUA | Equal Housing Lender

**UNIVERSITY OF KENTUCKY
FEDERAL CREDIT UNION**

A Message FROM RYAN ROSS, PRESIDENT & CEO



“As we reflect on another successful year, I want to extend my deepest gratitude to our incredible team of employees for their dedication and hard work. Together, their efforts have brought our mission—***members helping members achieve financial well-being***—to life in meaningful and impactful ways. Through unwavering commitment, they have continued building strong financial partnerships and fostering connections that strengthen the communities we are proud to serve. Thank you to our team for their passion, purpose, and drive as we continue working together to create lasting impact and brighter futures for both our members and the community at large.”

-RYAN ROSS

2024 Accolades



2024 National
Philanthropy
Day Honoree



By the Numbers

INVESTED OVER
\$498,195



through donations, sponsorships
and community programs.



SERVED OVER
1,900

members and community members
through financial education seminars.



EMPLOYEES
VOLUNTEERED OVER
1,300

hours supporting 25
organizations where
employees live, work
and play.

REACHED OVER
4,300

students with financial
literacy.



Caring for Our Community

From financial services to affordable housing - see us in action as the lead sponsor for Lexington Habitat for Humanity's 500th home build!



UKFCU Shred Day! We provided a convenient and safe way for our members to dispose of their sensitive information. We served over 150 cars and shredded over 6,200 pounds of paper.

We love showing Heroes and Sheroes how much we care: Teachers Week, Nurses Week, National Police Week and Remembering our First Responders on 9/11.



JESSAMINE COUNTY
SAINT NICH FEST



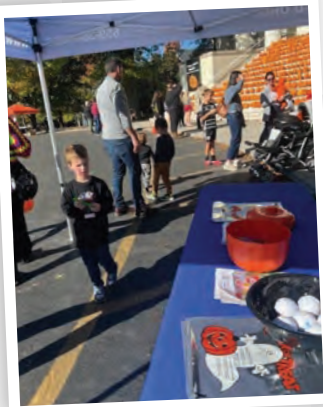
STEP BY STEP



SEEDLEAF



TRANSY
PUMPKINMANIA



KEENELAND EMPLOYEE
SCHOLARSHIP PRESENTATIONS



YMCA
BACKPACK STUFFING



JESSAMINE COUNTY
FOOD PANTRY



YMCA
BACK-TO-SCHOOL RALLY



GOD'S PANTRY FOOD BANK



BMW ACADEMIC
SIGNING DAY



JA MISS BUSINESS

Caring for Our Members

Nicholasville Branch Opening, October 2024

In 2024, UKFCU opened its newest branch in Jessamine County! New members who opened checking accounts were able to select one of three local charities to receive \$100. Thomson-Hood Veterans Center, Jessamine County Senior Center and Nicholasville Firefighters Toy Drive were the beneficiaries of this promotion. Truly, members helping members!



It's a fact that well-informed members make smarter financial decisions. UKFCU educated over 1,900 individuals in 2024 on various financial topics like budgeting, credit, retirement and more, at **no cost** to our members or to the community. These quarterly corporate seminars and workplace educational programs are necessary to help reduce financial stress. When our members need us - we show up!

In 2024, over 290 members completed a Banzai financial education course to take advantage of UKFCU's Buy-Down Program, allowing them to get up to 1% off their auto loan rate!

Over 437 members completed the "No Credit Score Reward" program provided by UKFCU to help not only understand how to build credit, but how to manage credit responsibly.

Guiding Students to Financial Well-Being

Our mission is to empower tweens and teens to make good financial decisions, so much so that we impacted over 3,800 students in 17 schools by providing financial education, reality fairs and free online resources.

"Thank you so much for giving us this opportunity. We are really enjoying using this product."
- Lisa, Jessie M. Clark Middle School

UKFCU opened its first in-school branch in partnership with Fayette County Public Schools in 2023. The UKFCU branch located inside Frederick Douglass High School (FDHS) boasts internships for students and is a student-led branch. The program is housed under the Academy of Professional Services. Student interns learn the values of personal finance, customer service and time management skills as they offer banking services to FDHS students, faculty and staff. In 2024, the branch opened 43 new memberships. The partnership established with FDHS is a great example of learning linked to life.



"This presentation demonstrates the pillar "equipped for the future" because it teaches financial responsibility and credibility so that way when I go to buy a car, I'll have good credit and it shows responsibility that I'm able to pay my bills on time."
- FDHS Student

Supporting the University of Kentucky

A 2024 survey conducted by WalletHub says, "More than 1 in 4 college students would give their personal finances a grade of "C" or worse." UKFCU is not just committed to financial education. We're committed to free financial education! In 2024, UKFCU helped hundreds of students understand the fundamentals of personal finance. If we can help students make informed decisions, we set them up for success!

"The 12-year partnership with UKFCU that includes monthly educational seminars provide each student the building blocks needed to succeed after Dental School."
- Don Brown, UK College of Dentistry Financial Aid Coordinator

In 2024, through special initiatives like Big Blue Move-In, Blitz the Blue, and Coffee on Us during finals week, we loved connecting, engaging, and supporting the thousands of students on the University of Kentucky campus.



BIG BLUE MOVE-IN



COFFEE ON US



BLITZ THE BLUE

**OFFICIAL
CREDIT UNION**
of
**THE UNIVERSITY
OF KENTUCKY**



CAT PALOOZA



COLLEGE OF DENTISTRY PRESENTATION



LUNCH & LEARN