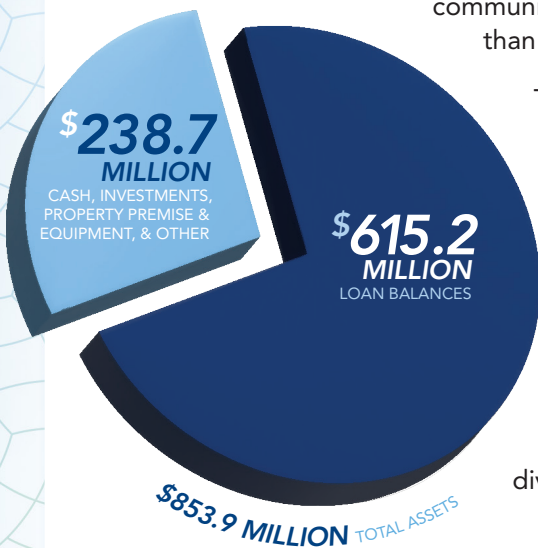


2023 YEAR IN REVIEW

At Campus Federal, *we are never satisfied with the status quo.*

As we strive to fulfill our mission to be your trusted financial partner for every stage of your life, we know that means growing and adapting to the needs of our members. You deserve all the products and services that a modern financial institution like Campus Federal provides from home and auto loans to checking and business solutions. We're here for you with everything you need and want including the ease of access and support that technology offers.

Technological advances are essential and make convenient access possible; however, personal service is equally important. If you prefer to talk face-to-face with one of our team members, we have 10 full-service locations to serve you or video chat with us online. To ensure a modern, comfortable and welcoming member experience, we are in the process of modernizing several locations. We renovated the second floor and Drive-Thru at our Perkins Headquarters and celebrated the opening of our new Siegen Branch, Mortgage & Business Center. Member Appreciation Month was our most successful campaign to date yielding nearly 24,000 online entries, awarding thousands of dollars in various prizes, trips and gift cards to 32 lucky members statewide. A new website was launched at the end of 2023 including fresh elements such as the expanded chat feature. We are focused on continued growth and expansion to enhance member experience and satisfaction, while also growing our volunteer work and community outreach. To Campus Federal, nothing matters more to us than our members and the communities we serve.



The Credit Union ended 2023 with total assets of \$853.9 million. Net worth grew to \$84.0 million, resulting in a net worth-to-asset ratio of 9.84% that is regarded as "well capitalized" by our regulators. Shares ended the year at \$770.3 million while loan balances were \$615.2 million. The auto loan portfolio ended the year with a record high balance of \$270.7 million. We generated a return on average assets of 0.54% while paying members a record of over \$7 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 enhanced services.

Thank you for partnering with the Campus Federal team as we provide you with the financial products and services needed to help you pursue your dreams.



Vivian Frey

Vivian Frey
Board Chair
Campus Federal Credit Union



Jane G. Verret

Jane G. Verret
President & CEO
Campus Federal Credit Union

Growing Our Credit Union

Even through challenging years like 2023, our steady growth provided peace of mind to our members. Our financial stability allowed us to consistently enhance member service.

Grand Openings and Renovations Siegen Branch

The grand opening of our new Siegen Branch, Mortgage & Business Center featuring a full-service branch, along with our mortgage and lending operations received rave reviews from our members and is seen as a modern space for personalized service.

Perkins Branch

The newly renovated Perkins Drive-Thru opened with four Campus Connect Interactive Teller Machines (ITMs) and a second-floor renovation featuring a modern design and open concept was completed. Renovations began on the branch interior that will provide a fresh, contemporary look with updated technological features.



SIEGEN BRANCH

Loan Increase

Our Home Equity Loans and Lines of Credit increased nearly 10% over 2022 allowing more members to take advantage of funding for home renovations, vacations and quality of life improvements.

Credit Central Enhancement

This online banking service added the ability for users to set a credit score goal offering tools and suggestions to help members improve their credit and reach that goal.

Our Community Service Focus



Giving back to the community is another way we go above and beyond to ensure we contribute to the betterment of the places where we all work and live.

Financial Education Activities

Campus Federal conducted 323 in-person Financial Education classes that reached over 2,400 participants. We also offer free online courses. Visit CampusFederal.org/learn/financial-education to get started.

LSU Workplace Financial Literacy Program

This program educates and supports LSU staff to achieve financial freedom by engaging, educating and supporting staff to improve their financial quality of life. The program was completed by 46 participants, which was the program's largest graduating class in its 16-year history. The graduates spent over 650 hours in the program combined with in-class presentations and out-of-class assignments.

Orientations

Our Business Development team attended a variety of orientations introducing potential members to the benefits of CFCU. Events were held at institutions such as OLOL, FranU, LSU, LSU Ag Center, LSU International, LSU Vet School, LSUHSC New Orleans and LSU Health Shreveport for new students and residents. Other institutions included new employees at Pennington Biomedical, LSUHSC New Orleans, LSU Health Shreveport and Ochsner.

LSU WORKPLACE GRADUATES

