

Serving the Communities of Orange, Los Angeles, Riverside, and San Bernardino Counties.

Annual Community Impact Report 2023-2024



 **ORANGE COUNTY'S
CREDIT UNIONSM**
with you all the wayTM

85TH
ANNIVERSARY



ORANGE COUNTY'S
CREDIT UNION

ORANGE COUNTY'S
CREDIT UNION

ORANGE COUNTY'S
CREDIT UNION

Celebrate
Buying a New Car
Celebrate
Life's Moments

CEO & Board Letter

We're excited to share our Community Impact Report with you as we take a look back at the past 12 months. As you read through the pages, you'll find some of our favorite memories including our community and charity events, local business partnerships, and, of course, initiatives to better serve you—our Members. We aim to showcase our achievements within our communities including CHOC fundraisers, digital banking upgrades, enhanced Employer Partner Program, educational workshops, and more.

When you bank with us, you become part of our family; and we want to thank you for letting Orange County's Credit Union be with you all the way on your financial journey. Whether you've been with us for decades or are just starting, we're honored to be your financial partner every step of the way.

As a Member-owned cooperative, we have the privilege of placing people over profit. This principle has been the cornerstone of our organization since our inception in 1938. As a credit union, your financial well-being is our top priority. We're dedicated to guiding you towards financial independence because your success is intrinsically linked with ours. When our Members prosper, it fortifies the foundation of our Credit Union, enabling us to better meet your needs and those of our community.

It is with immense pride that we acknowledge the accolades and recognition bestowed upon us by our Members and the community. In 2023, we celebrated being voted as one of the best credit unions in the people's choice poll Best of Orange County by our locals for the 10th year in a row—a testament to our continued focus and dedication to our Members.

Moreover, our enduring success is indebted to the unwavering dedication of our Associates, many of whom have devoted decades of service, sharing in our passion for delivering simple banking solutions.

On behalf of everyone at Orange County's Credit Union, we extend our deepest gratitude for your continued loyalty and trust. Thank you for being an integral part of our Credit Union family. Remember, we're with you all the way.

Best wishes,



Kathy Jumper

President & Chief Executive Officer



Gary Burton

Chair, Board of Directors



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Main and 4th St. Santa Ana. Photo courtesy Orange County Archives.

Celebrating 85 Years of Service

Eighty-five years ago in 1938, our Credit Union was founded to serve the financial needs of local government employees. Since then, we've grown and changed together, constantly evolving to meet our Members' ever-changing needs.

Through more than eight decades, we've never wavered in our purpose: we're here to serve our Members, with simple banking solutions made from the Members' perspective. We've remained committed to excellence in everything we do, from our business operations to the ways we lend support to our communities.

Today, we're honored to serve more than **135,000 Members** throughout Southern California, with more than **\$2.6 billion in total assets**. We're here for people, not for profit, and everything we do is designed to make your life easier and better.

Because we've always been a **not-for-profit** financial services provider, our profits are returned to you, our Members, in the form of fewer fees, lower loan rates, and enhanced products and services. The more we grow our Membership, and the more those Members participate in our products and services, the more we have to give back to all Members as a whole.

Let's keep growing together! We **thank you** sincerely for your Membership, and we can't wait to celebrate our next milestone together.



Meet Kathy Jumper, CEO & President



How do you spend your time outside of Orange County's Credit Union?

For fun, I enjoy spending time with my family and playing with Cooper, our Shih Tzu. We love the outdoors, exploring beach towns, and marveling at every sunset—which are spectacular. My favorite hiking spots are Laguna Beach and Back Bay. As a sailor, I look forward to exploring the water ways!



What is the best thing about being a Member of a credit union?

Once you're a Member, you're always a Member, and you have a vested interest in the future of what we build together.



What is your favorite part about our Credit Union?

I'm so proud that we've been serving our communities for 85 years now, and I'm grateful for the dedication of our amazing Associates, and our incredible Members too.



What is something you hope for the Credit Union and our Members?

I think financial freedom is the greatest achievement we can attain, so if we can help more Members find that through the financial education we offer, I think that's a huge win.

Milestones



Photo courtesy Orange County Archives.



1938

Established as "The Orange County Employees Credit Union," an initial deposit of \$2,663; J. Arthur Anderson served as the first president



Photo courtesy Orange County Archives.

1964

Up to 3,000 Members, \$1 million in assets

1997

Launched online (PC) banking



1999

Expanded field of Membership to all of Orange County; 1st CHOC Walk



2002

Headquarters moved to larger office building at St. Andrew Place, Santa Ana

2006

Launched Relationship Rewards Program; created in-house mortgage team, with \$106 million in new home loans

2008

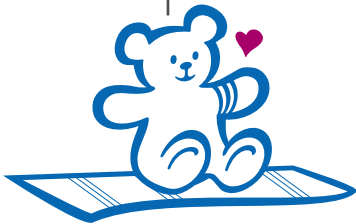
1st holiday toy drive





2009

Established philanthropic partnership with CHOC



2010

Launched Mobile Banking

2012

1st Bite of Reality workshop for students



2018

Qualified as a low-income designated (LID) credit union

2020

Up to \$2 billion in assets; became a Community Development Financial Institution



2021

Became a Preferred Lender with Irvine Community Land Trust for affordable housing development Sage Park

2023

Voted Best of OC 10 years in a row; celebrated 85th anniversary





10 Years at the Top

For the 10th year in a row, we were proud to be recognized in 2023 as one of the top three credit unions in Orange County by the Orange County Register. This is an honor we hold dear, as our Members are the ones who voted to bestow us with this recognition.

A Closer Look Through the Years



Upgrading Facilities

With how far the Credit Union had come, in 2002, we moved our headquarters from its previous location on Dyer Road to a new 48,000-square-foot building at St. Andrew Place in Santa Ana. In 2002, the Credit Union employed 232 Associates, up 100 Associates from just five years prior!



People Helping People

While we had been supporting Children’s Hospital of Orange County for years, we officially established our philanthropic partnership in 2009. CHOC relies on local support to provide leading-edge care for infants, children, and adolescents close to their homes. That year’s CHOC Walk, 17 participants joined our team and we donated about \$5,500 to support CHOC’s healthcare programs, education, and research. Keep reading to find out how far we’ve come since then!



Educating Our Youth

The Credit Union hosted its first youth financial education workshop Bite of Reality in 2012 at Century High School in Santa Ana for junior and senior classmen, as part of the “Stay in School” scholarship program. Bite of Reality is dedicated to teaching teens real-world skills that they may not receive otherwise in traditional school settings. During the workshop, participants make financial decisions with immediate repercussions that may occur in future real life situations, such as investing in a home, budgeting for child care, and more.



Serving Those of Modest Means

Orange County’s Credit Union became a Community Development Financial Institution in 2020, and is the only credit union based in Orange County with the CDFI designation. The Credit Union invests in 1,340 High Poverty Areas and 407 Qualified Opportunity Zones across four counties: Orange, Los Angeles, Riverside, and San Bernardino. During 2020, we granted \$959k in loans in Persistent Poverty Counties within low-income populations.

Last year we...

Welcomed **11,532 new Members** to our family



Opened **13,067 checking accounts** to help Members manage their money



Granted \$202 million to help **6,509 Members buy a car**



Funded \$46.1 million to **Members buying a new home**



Provided **5,170 personal loans** to fund special occasions and consolidate debt





Member Focus

Member Appreciation Week

We couldn't do it without you, which is why every year, we host a week-long celebration in our branches to recognize and thank our Members. This year, we gave away \$5,000 in sweepstakes prizes to five winners at each of our branches. Of course, there were snacks and gifts for Members too!



Shred Day

In honor of Earth Day in 2023, we brought back our annual Shred Day for Members at our headquarters in Santa Ana. Members dropped off sensitive and confidential paper items that needed to be securely shredded, as well as e-waste to be recycled. In total, we shredded 9,400 pounds of paper and collected more than 2,000 pounds of electronics to safely recycle.



9,400 pounds of paper shredded



19,270 kw of energy saved



80 trees saved



282 pounds of pollutants kept out of the atmosphere



32,900 gallons of water saved



23.5 cubic yards of landfill saved

Together, **we raised \$2,670** for Children's Hospital of Orange County in just a few short hours.

Mobile Banking Upgrades

Last year, we rolled out upgrades to enhance the Mobile Banking experience and provide even more convenience for our Members who enjoy on-the-go banking at their fingertips.

Transfers: Quickly transfer money to your own Orange County's Credit Union accounts, other Orange County's Credit Union Members, your External Accounts, and Pay A Person recipients through the new transfer flow.

Pay A Person: Easily send money to anyone with the same quick flow as transferring money to your own account.

Quick Links: Perform quick actions

directly from the account summary page.

New Menu Options: Use the new manage transfer options conveniently located in the menu for quicker access to managing your scheduled transfers and transfer accounts.

Debit/ATM Travel

Notification: You now have the ability to view, edit, and delete your travel notifications when needed. Save time when submitting your travel destinations by selecting multiple cards.



We aren't kidding when we say we do everything from the Member's perspective. Prior to the upgrades launch, we invited our Members to participate in our beta app testing! We truly value our Members' involvement and feedback, so that we can continue providing excellent service. We were proud that our new app implementation went smoothly without disruption to our Members' user experience.



"We have been with the credit union for a very long time, and they are always top notch when helping us with our financial needs. Most recently we applied for an auto loan...we never had to go in a branch or anything. It was all done online and by phone. Great experience every time!" —Lisa J. on Google

"I wish I had found this credit union years ago. OCCU has everything I need, including accounts for my son, credit counseling, and no predatory fees. Setting up my account was easy...I look forward to banking here for years to come." —Randy V. on Yelp

"Every single person that helped me get my questions answered was so knowledgeable and helpful. Thank you for helping me through my auto loan...you will never know the confidence you all gave me during a stressful time. Thank you so much!" —Irene on Google

"Love banking here. Always friendly, knowledgeable and ready to help. Thank you for being so great!"
—Jose S. on Google

"Overall rating: A+++++ Love banking at Orange County's Credit Union!" —Clayton T. on Yelp

"My family has been banking here for well over 40 years. And we will continue to support this establishment and their amazing team."
—Jax D. on Yelp

What Our Members Are Saying





Community

Our Community Development & Education team leads our philanthropic efforts as well as community outreach and events. They organize our annual participation in CHOC Walk and toy drives, and develop and host free financial literacy workshops tailored for each life stage.



We're proud and honored to support Children's Hospital of Orange County, a leader in providing pediatric healthcare in the communities we serve. As a partner for more than 15 years, CHOC patients and families mean the world to us.

CHOC Walk

With the most participants of any team fundraising for Children's Hospital of Orange County last year, we raised a total of **\$22,700** to help CHOC provide critical medical services and programs that benefit families throughout Orange County. While we had **150 Associates** and their family members signed up, last year's walk looked a little different than usual. Due to Hurricane Hilary, we were unable to walk as a team for the CHOC Walk in the Park at Disneyland Resort, but we planned our own! On Sunday, September 17 at our headquarters in Santa Ana, those who could attend joined us for a walk, lunch, and some fun activities.

Toy Drive

In December each year, we hold a toy drive for underserved children and families. Last year, **365 toys were collected** for CHOC and delivered shortly before the holidays to patients and their families, both inside the main hospital and at CHOC clinics throughout the community.

CD&E Events



Community Events: **55**



Volunteer and Charity Events: **5**
Associate Volunteer Hours: **1,267 hours**



Financial Literacy Workshops: **73**



Credit Union Advocacy Events: **49**



Bite of Reality: **11**



Event Participants: **14,000 total**

Making a Lasting Impact

We're proud to provide free events in collaboration with some of the best organizations and individuals in our community, increasing access to financial education and the tools for financial wellness to Members and future Members throughout the region.

Orange County Conservation Corps

"OCCU has been amazing with us. OCCU is what a true community partner is supposed to be." —Jose A. Ramos, Corpsmember Leadership & Development Specialist

University of California, Irvine

"We have two programs that serve justice-involved young adults in both jail and community contexts. Thanks to our partnership with Orange County's Credit Union, our youth are able to receive developmentally-tailored financial literacy courses by the experts in the field, thereby setting them up for success. We are beyond grateful for this collaboration."

—Marie L. Gillespie, Director of Clinical Programming, Department of Psychological Science

Fullerton City Councilmember, Ahmad Zahra

"Orange County's Credit Union has been an important



community partner in Fullerton. From joining in our city-wide Love Fullerton day of service, sponsoring Pizza with a Cop and National Night Out events, to school supply giveaways at my own community Summer Social, their Associates have shown a tremendous sense of community service and dedication. I am grateful for this partnership and looking forward to more community collaboration in the future."

Long Beach City Councilman, Daryl Supernaw

"The team at Orange County's Credit Union always brings valuable knowledge and education for our residents at our community events. Our office is grateful for their support and we look forward to continuing our partnership with them."

Political Advocacy

Our Credit Union also plays a part in political advocacy, to help amplify the voices and needs of credit unions with lawmakers.

Meet Alex Hernandez,

Senior Community & Member Development Manager

What do you do at the Credit Union?

My team builds relationships within the communities we serve. We offer free financial education to help Members and potential Members learn more about financial wellness. We also advocate with elected officials on behalf of the Credit Union and its Members.

What does political advocacy have to do with Members?

When we advocate with elected officials, we're ensuring our Members' voices are heard on issues that affect us, including financial regulations that have direct bearing on our Members' financial futures.

What is it like to go to the Capitol on behalf of the Credit Union?

Attending the Government Affairs Conference last year was an amazing experience. We hiked Capitol Hill to meet with Members of Congress and talk with them about financial issues that matter to our Members. It's rewarding to meet with them in person and know they are hearing our concerns.





Associate Focus

Team Work That Makes Dreams Work

We couldn't be prouder of our team, who works hard every day to help make our Member's financial dreams come true. Whether it's helping a Member apply for a loan or open a checking account, assisting with a complex situation, or providing information to help Members build a solid foundation for the future, our Associates are always with you all the way.

"A potential Member came in to the branch to inquire about our auto loans. I helped her with the application and she was approved. I explained to her that the next steps would be to open a Membership and fund the auto loan. She left with the approval letter and was given clear instructions on obtaining a purchase order with the option contract signed so we can help her fund the loan.

Unfortunately, the dealership did not initial the option contract portion. So I submitted another application and ran the Member's credit again so she could fund through Credit Union Direct Lending (CUDL).

I monitored the Member's loan to make sure the loan was funded after seeing notes on the loan that loan officers

had written, but noticed that we were still waiting for the dealership to send us a CUDL packet.



I really wanted to do everything I could to assist the Member. So, I got approval from the loan officers to take ownership of the loan funding and reached out to the Member to help obtain the missing information. I was able to fund the loan for the Member as well as provide her with the opportunity to get GAP for her vehicle.

It gave me a great sense of pride knowing I oversaw the Member's issue from start to finish. In the end, the Member was satisfied we were able to turn a negative experience into a positive one for her!

—Seung K., Member Service Rep IV, Irvine Branch



Celebrating Our Dedicated Associates' Anniversaries

5 Years



Susana M., Card Services Manager

"It's an honor and a pleasure to work for Orange County's Credit Union; alongside such talented, inspiring, and passionate individuals who have helped me grow personally and professionally. My journey here has been very rewarding, in which I am grateful and honored for the opportunity and I look forward to many years of service ahead."

10 Years



Jeff T., Member Operations Supervisor

"June 2014, I was looking for a part-time job to get me through college, never expecting to make a career out of it. From professional growth to personal growth, I have been with OCCU through all stages. As I enter the next decade, I look forward to even more growth welcoming my first children (yes, twins!), and expanding my leadership knowledge!"



Marissa G., Member Operations Quality Assurance Specialist

"Orange County's Credit Union has been my second home. I began my career with no banking experience and transitioned my way through various roles starting with the branch, and now back office. Throughout this journey, I've been blessed with supportive leadership teams and colleagues who have become lifelong friends, shaping my growth and development. I'm eager to see what the future holds."



Lisa T., Senior Loan Servicing Representative

"The Credit Union has been amazing when it comes to the community! From helping build playgrounds, educating our youth in finances, and raising funds for CHOC—I couldn't even begin to tell the stories, it would take hours! We truly put people first!"

Associate Focus

20 Years

Jenny H., Assistant Branch Manager, Huntington Beach

“Throughout the years, I have been part of different teams and have always felt supported by my leadership team. I cherish the special relationships I have built with our Members, and especially my Associates. It has been very rewarding to work for Orange County’s Credit Union as we make a difference in people’s lives on a daily basis.”



Romulus G., Service Desk Representative, Technology

“Over the past two decades, I’ve had the privilege of immersing myself in various roles, challenges, and opportunities. From the early days of learning and growth to the achievements and experiences that have shaped my career, each step has contributed to my development as a professional. I’m grateful for the support of colleagues, mentors, and leaders who have guided and inspired me along the way. Here’s to another 20 years (or more!)”

25+ Years

Diane M., Risk Management Compliance Senior Manager and BSA Officer

“I’m truly grateful and fortunate to be employed at a company that not only positively influences our Members’ lives, but also my own. I have never taken for granted the generosity of my fellow Associates. They have become my friends as well as my colleagues. They have encouraged my passion for research and knowledge, and allowed me to make a difference in our Members’ lives.”



Jeff Harper, Chief Lending Officer

“This June, I’m celebrating my 27-year anniversary here, and 44 years in credit unions since by pure accident, I found a job that would become my lifetime passion. I loved the way the industry cares for its Members and focuses on making a difference. The reason I’ve been at Orange County’s Credit Union for all these years is the culture. I found a place where collaboration and lifting each other up is very important. I know that we’ll continue to thrive and become an even bigger impact to this community.”





Meet Barb Krol, Chief Associate Experience Officer

What do you do at the Credit Union?

I'm honored to lead, develop, and support work that enhances teamwork and collaboration, and empowers our Associates to achieve their full potential.

What changes have you seen since you started in this position?

I think our Associates are more self-reflective, and really want to support their team members in meaningful ways.

What does it mean to celebrate diversity at the Credit Union?

For me, it means creating and celebrating an environment where you can show up as who you truly are and feel good about it. The goal is for everyone to feel recognized, appreciated, involved, and important.

What is one thing you would like Members to know about our Associates?

Our Associates truly care about our Members and our communities. Helping our Members prosper financially is such an honorable calling, and they are answering that call!

What is something you hope for the future?

I hope to see the spark that has started with self-awareness, self-management, and understanding to become a flame. The world needs more empathy and hope, and it starts with each one of us!

Associate Appreciation Week

Every year we plan a week to show our Associates how much we appreciate all of their hard work. It was extra special as we celebrated our 85th anniversary together. The week-long celebration included themed spirit days, a Halloween costume contest, three days of raffles for gift cards and grand prizes to more than 125 winners, and new Converse shoes with the Orange County's Credit Union logo as well as 85th anniversary socks for every Associate.



Our headquarters Associates enjoyed a food truck, our pop-up Orange County's Credit Union Historical Museum showcasing our wonderful organization over the last 85 years, and the opportunity to capture the excitement of the day in our 85th anniversary photo booth. And our branch Associates received In-N-Out gift cards for a celebratory lunch together as well!



We're so grateful to all of our Associates, who over the last 85 years have built the legacy to get us to where we are today. Thank you, team—we couldn't do it without you!



Partnerships

One of the ways we stay connected to the communities we serve is building strategic partnerships with local businesses in Southern California. By hosting free educational events and customized financial services to fit their employees' needs, we get to know the hardworking people in our communities, and discover new and better ways to serve their needs.

Our Member Development team actively engages in a variety of events, such as health fairs, employee wellness events, employee appreciation events, and workshops for our Employer Partners and prospective partners at no cost regardless of individuals' Membership status. We're involved in several workshops and employer fairs and events every week!

In collaboration with our Community Development & Education team, we host financial literacy workshops, both in-person and virtually, for our Employer Partners to educate employees on essential financial topics. While these workshops are primarily offered to Members, we also extend invitations to those who may not be Members yet, as we believe in promoting financial education and empowerment for the community at large.



At events and workshops, we spread awareness about our financial services and products with informational handouts, special offers, and fun giveaways. Our workshops help people with hot topics like budgeting, fraud protection, and evaluating the right financial products for your goals. We've also built microsites customized for each partnered organization to help them navigate our online resources.

Member Development Events



Employer Partners: **22**



Health Fairs & Events: **40**



Employer Workshops: **19**



Serving Our Communities with Pride

Orange County Transportation Authority

“The Credit Union’s support for the OCTA Scholarship Fund, participation in the OCTA Careers in Transportation Expo, and contribution to our OCTA health fairs have positively impacted our employees and local community. OCCU’s generous contributions to the scholarship fund demonstrate their commitment to higher education, while their involvement in the expo provided valuable resources to local high school students. We deeply appreciate OCCU’s dedication to making a positive difference in Orange County. We look forward to continuing our collaboration.” —Angie Cano, Employee Programs Specialist

Orange County Water District

“We are grateful to Orange County’s Credit Union for hosting a variety of financial topics onsite at OCWD. Our employees really love their informative presentations and always look forward to the next one.” —Kim Dusky, Human Resources Specialist

R.J. Noble Company

“Our partnership with OCCU has been positive for our employees. Our employees are offered fantastic banking services such as vehicle loans, home loans, personal loans, savings, checking, and financial counseling. As an employer, we always want our employees to know that there are better banking services and OCCU can fulfill their banking needs!” —Gustavo Espinoza, Human Resources Manager

Bulding for the Future

Our Member Development team is always on the move, connecting with new Employer Partners and spreading our Credit Union’s mission—simple banking, for people, not profit—to our local workforce.



Meet Nick Riviera, Member Development Manager

What do you do at the Credit Union?

I lead a team of Member Development Specialists that forms Employer Partnerships with businesses in our communities, to ensure our communities get easy access to financial products and services and make it easy for our partners to deliver these services to their employees.

Why does it make sense for employers to partner with a credit union?

Financial wellness is becoming increasingly more important to employees, and employers can offer our services as a valuable benefit, contributing to their employees’ work-life balance. We offer a direct point of contact for their employees and can provide a variety of financial education to help improve their daily lives.

What are some examples of what employees get out of the program?

Our workshops cover essential financial topics, such as credit, homebuying, and debt management. Employees also gain access to free financial counseling on debt, student loans, mortgage foreclosure prevention, and more.



Statements of Financial Condition
(Dollars in thousands)
December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
ASSETS		
Cash and cash equivalents	\$ 249,690	\$ 200,313
Investment securities		
Available-for-sale, at fair value (amortized cost of \$385,900 and \$425,226 at December 31, 2023 and 2022, respectively)	336,693	369,810
Other investments, at cost	2,198	2,198
Federal Home Loan Bank stock	12,517	11,266
Loans held-for-sale	160	-
Loans to members, net of allowance for credit losses of \$15,975 and \$11,010 at December 31, 2023 and 2022, respectively	1,886,403	1,812,397
Accrued interest receivable	5,481	4,854
Premises and equipment, net	18,793	17,691
NCUSIF deposit	19,505	19,880
Life insurance policies, net	18,282	22,868
Other assets	32,530	34,757
	<u>\$ 2,582,252</u>	<u>\$ 2,496,034</u>
LIABILITIES		
Members' share and savings accounts	\$ 2,117,387	\$ 2,107,353
Borrowed funds	204,300	147,100
Subordinated debt	35,000	35,000
Accrued expenses and other liabilities	42,219	38,904
	<u>2,398,906</u>	<u>2,328,357</u>
MEMBERS' EQUITY		
Regular reserve	14,248	14,248
Undivided earnings	218,305	208,845
Accumulated other comprehensive loss	(49,207)	(55,416)
	<u>183,346</u>	<u>167,677</u>
Total members' equity	<u>183,346</u>	<u>167,677</u>
Total liabilities and members' equity	<u>\$ 2,582,252</u>	<u>\$ 2,496,034</u>

Statements of Income
(Dollars in thousands)
Years Ended December 31, 2023 and 2022

	2023	2022
INTEREST INCOME		
Interest on loans	\$ 80,383	\$ 58,030
Interest on investment securities and cash equivalents	15,384	9,646
Total interest income	<u>95,767</u>	<u>67,676</u>
INTEREST EXPENSE		
Dividends on members' share and savings accounts	17,416	4,657
Interest on borrowed funds	8,584	1,064
Total interest expense	<u>26,000</u>	<u>5,721</u>
Net interest income	69,767	61,955
PROVISION FOR CREDIT LOSSES	<u>4,912</u>	<u>3,952</u>
Net interest income after provision for credit losses	<u>64,855</u>	<u>58,003</u>
NONINTEREST INCOME		
Fees and charges	6,024	5,369
Gain on sales of loans held-for-sale	280	794
Gain on sale of premises and equipment	-	1,718
Interchange income, net	10,450	10,309
Other noninterest income	6,310	8,386
Total noninterest income	<u>23,064</u>	<u>26,576</u>
NONINTEREST EXPENSE		
Compensation and benefits	42,305	37,776
Occupancy	4,486	4,100
Operations	16,424	14,173
Professional and outside services	1,961	1,332
Educational and promotional	1,777	1,792
Loan servicing	4,432	3,945
Other expense	2,121	1,826
Total noninterest expense	<u>73,506</u>	<u>64,944</u>
NET INCOME	<u>\$ 14,413</u>	<u>\$ 19,635</u>

Leadership Team



Kathy Jumper
President & Chief Executive Officer



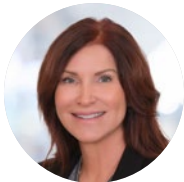
Fabiana Burkett
Chief Risk Officer



Jeff Harper
Chief Lending Officer



Barb Krol
Chief Associate Experience Officer



Angela Moran
Chief Information Officer



Jonathan Nebot
Chief Financial Officer



Connie Peregretti
Senior Vice President, Administration

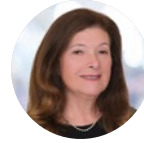
Board of Directors



Gary Burton
Chair



Vikki Beatley
Vice Chair



Coleen Monteleone
Secretary



Brenda Shott
Treasurer



Frank Kim
Director



Maureen Li
Director



Andy Oftelie
Director



Marwan Khalifa
Director



Michelle Aguirre
Director

Thank you for being an integral part of our rich history.

As a Member, you have helped shape the last 85 years—and together, we'll create the future of our Credit Union. Here's to the next 85 years—and beyond!





P.O. Box 11777
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(888) 354-6228
orangecountyscu.org



Federally Insured by NCUA

Membership in Orange County's Credit Union is available to anyone who lives or works in Orange, Los Angeles, Riverside, or San Bernardino Counties. You may also qualify if your immediate family member banks with us. Ask us for details. Membership fee is \$5.