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December 2019

Dear Member Owner,

Earlier this year Hanscom Federal Credit Union received some wonderful news. For the second year in a row, *Kiplinger's Personal Finance* magazine named us The Best Credit Union in the United States.

Surprised? I can't say that I was.

Maybe I'm a little biased, but Hanscom FCU has always strived to serve the best interests of its members. In the last year our \$1.5 billion credit union has moved from strength to strength. We continue to remain financially strong and well capitalized as defined by the National Credit Union Administration. There are many other highlights that went into making 2019 another award-winning year, including:

- An increase in savings deposits by our members by \$175 million since the beginning of the year.
- Over the last three months, the highest numbers we've ever had for booked mortgages.
- The grand opening of our 22nd branch at South Bay Center in Dorchester, MA, a pedestrian-friendly shopping and entertainment district. The branch is open 7 days a week and features a 24/7 deposit-taking ATM, a coin counting machine free for members, and the friendly and knowledgeable staff you've come to expect when you step into any of our branches.
- Upgrades to our online and mobile tools that will keep our members' personal information secure while allowing them more options for handling their money, including more nimble remote check deposit, the ability to use Apple Watch to handle banking needs, and more secure password functions.
- The outstanding work of the Hanscom FCU's Charitable Foundation, which collected books for homeless children; raised over \$60,000 to benefit Boston Children's Hospital through our annual Boston Marathon campaign; built beds for the Massachusetts Coalition for the Homeless; prepared meals for veterans' families at Fisher House Boston; and set up monthly volunteers at the Burlington Food Pantry. Our Foundation continued its support of Home Base with its annual charity golf tournament in September, which raised \$150,000 for veteran care, part of the Foundation's \$750,000 commitment to support the organization over the next five years.

During my first year as your elected chairman, I've been able to observe the inner workings of our credit union through a slightly different lens. What I see has me optimistic that we're going to continue being best-in-class for you, our valued members.

On behalf of our volunteer Board of Directors and the employees of Hanscom Federal Credit Union, I wish you and yours a joyous holiday season. May 2020 be filled with remarkable good health, prosperity, and cheer!

Sincerely,

Ray Phillips

Chairman of the Board



P.S.: The enclosed wallet calendar and holiday closing information is for your reference throughout 2020.