



1610 Eglin Street • Hanscom AFB, MA 01731 • 800.656.4328 • www.hfcu.org

December 2017

Dear Member Owner:

This is an ideal time of the year to reflect on all that has happened in the past year while looking forward to what the New Year may have in store. It is also the time for contemplating one's blessings. For me, it is the gratitude of knowing that Hanscom Federal Credit Union has so many wonderful members like you whose continued membership and loyalty is the key to our success as a financial institution. Our sole focus is our **Member Owners**, who guide our actions and whose needs give us purpose.

During this past year, I was humbled and honored to receive the Volunteer of the Year Award from the National Association of Federally-Insured Credit Unions. This distinction is bestowed in recognition of leadership and for representation of a credit union's members' interest. While I sincerely appreciate the recognition, the greatest privilege is serving as your Chairman and continuing to see Hanscom Federal Credit Union prosper as a stable, strong and progressive financial institution that is trusted by members and respected by peers.

In 2017 we continued to enhance our products and services and devoted ongoing resources to further train our staff of dedicated professionals who are committed to our founding principle of **People Helping People**. Specifically, we were proud to:

- Welcome the members of Touchstone FCU of Wilmington, Massachusetts into the Hanscom family when their credit union joined ours by merger.
- Open a state-of-the-art branch in Billerica, Massachusetts where members can interact with our highly trained staff, be informed on financial topics, and be inspired to take control of their finances.
- Continue investing in technology to better serve you such as debit and credit card instant issue, adding Samsung Pay and Android Pay to our Digital Wallet, offering a new mobile mortgage application app and upgraded Online Access HD with refreshed design, new features and a simplified enrollment process.
- Begin renovating the building that will be our Operations Center in Littleton, Massachusetts, which will house key systems, lending and member service functions, and a new branch office that will open in 2018.
- Receive first place recognition for both the Dora Maxwell Social Responsibility and the Louise Herring Philosophy in Action Awards from the Massachusetts Cooperative Credit Union Association as well as first place national recognition for the Louise Herring Philosophy in Action Award.
- Continue our commitment to community outreach by collecting 2,054 books for homeless children, sponsoring runners in the Boston Marathon raising \$48,016 to benefit Children's Hospital Boston, continuing to provide financial support for the Massachusetts Coalition for the Homeless A Bed for Every Child initiative and having our volunteers and staff prepare meals for veterans' families at Fisher House Boston and assist the Burlington Food Pantry.

We continue to hear in the news about banks that have come under fire because they engaged in questionable business practices that manipulated their profits in an effort to benefit their shareholders. That type of thinking is contrary to the philosophy of Hanscom Federal Credit Union because we will always serve our **Member Owners'** best interests by keeping member needs first. We are committed to the ideal of **People Helping People**, which will continue to be the key to our success in the years ahead.

On behalf of the Board of Directors and Staff of Hanscom Federal Credit Union, I would like to wish you and your loved ones the joys of the holiday season and a happy and healthy New Year in 2018.

Sincerely,

A handwritten signature in black ink that reads "Paul J. Marotta". The signature is fluid and cursive, with the first name "Paul" and last name "Marotta" clearly legible.

Paul J. Marotta
Chairman of the Board