

**2025**  
**ANNUAL**  
**REPORT**



**COMMONWEALTH  
CREDIT UNION**

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From Frankfort to Prestonsburg, across Kentucky and beyond, thank you for being part of the Commonwealth Credit Union family!

# 2026 MEETING *Agenda*

- 01. CALL TO ORDER
- 02. ROLL CALL OF DIRECTORS
- 03. BOARD ELECTIONS
- 04. ANNUAL REPORTS
- 05. QUESTIONS
- 06. ADJOURN

According to Credit Union bylaws, nominations will not be allowed from the floor, and only individuals with accounts in their name can cast a vote. This means only "primary" Commonwealth Federal Credit Union account holders will be allowed to vote. Joint members will not be allowed to vote. Must be 18 years old or older to vote. No absentee ballots will be accepted.



# 2025 MEETING *Minutes*

The Annual Shareholder's Meeting of Commonwealth Federal Credit Union was held at 1425 Louisville Road, Frankfort, KY. Randy Fawns, Chairperson, called the meeting to order at 6:02 p.m., with a quorum in attendance, with 222 members and their guests at the meeting.

The minutes from the 2024 Annual Meeting were presented for approval. Patty Smith made a motion to approve the 2024 Annual Meeting Minutes, as presented. Steve Bellas seconded the motion, and it carried. Chairperson Fawns and President Harbin presented the Committee Reports.

Firstly, we are proud to celebrate another year of achievements. The Annual Meeting is a time to reflect on our shared journey, and 2024 was a landmark year for Commonwealth Credit Union. Our transition from a state-chartered to a federally-chartered credit union was a historic milestone - one that expands our reach

while honoring our roots. This change allows us to serve individuals throughout the state of Kentucky and beyond. It aligns with our commitment to support a broader range of communities and improve the financial wellness of all Kentuckians.

Innovation remained a central theme in 2024. We launched a new application platform that enhances both security and user experience, blending digital convenience with the personal service our members value. In response to rising fraud nationwide, we also boosted our efforts to prevent fraud through education and outreach, reinforcing our commitment to member safety.

Our growth was equally impressive. We opened a new branch in Richmond, welcomed over 15,000 new members, and raised our assets to \$2.5 billion. We were honored with multiple accolades, including being named one of the Best Places to Work in Kentucky and one of Newsweek's Best Regional Credit Unions in America. Looking ahead, our new federal charter positions us for an even greater impact.

Through geographic expansion, strategic partnerships, and continued investment in technology, we will stay true to our member-first mission. As of April 30, we merged with Eastern Kentucky Federal Credit Union in Prestonsburg, KY. We want to welcome Wess Campbell and Tom Harmon, previous board members of EKFCU - thank you for joining us this evening. Additionally, we would also like to recognize two of our high school

scholarship winners: Jack Ramage and Jacob James. Chairperson Fawns expressed his profound honor to serve as Chairperson of Commonwealth Credit Union. This past year marked a transformative chapter in our journey, highlighted by our transition from a state to a federally chartered credit union. This strategic move modernized our governance and expanded our ability to serve more members across a broader region, all while staying true to our mission of putting members first.

The Board has been instrumental in guiding this evolution, supporting initiatives such as the Richmond Branch opening, technological advancements, and new community partnerships. These milestones reflect years of thoughtful planning and a shared vision for sustainable growth and deeper community engagement.

Our commitment to a member-first mission remains unwavering. We continuously evaluate our strategies to ensure they align with our values - focusing on financial wellness, inclusion, and education.

Looking ahead, we are excited about the opportunities our federal charter brings.

Thanks to our Board, leadership, and especially our members for your continued support and inspiration. Steve Bellas made a motion to approve the Committee Reports, as presented.

Kim Durrum seconded the motion, and it carried. Chairperson Fawns asked if there was any new business to be brought before the membership. There was no new business.

The next item on the agenda was the election of Board Members. There are four vacancies on the Board and there are four nominations to fill those vacancies. Joe Brewer and Karen Harbin have been nominated to serve three-year terms, and Jacqueline Duvall and Carmine Iaccarino have been nominated to serve two-year terms. Patty Smith made a motion to elect Jacqueline Duvall and Carmine Iaccarino to the Board of Directors to serve a two-year term, and Karen Harbin and Joe Brewer to the Board of Directors to serve a three-year term. Kim Durrum seconded the motion, and it carried. With no further business to discuss, Mr. Fawns thanked the members for attending.

Kim Durrum made a motion to adjourn with a second by Steve Bellas. The motion carried and the meeting adjourned at 6:17 p.m.

# A MESSAGE FROM **PRESIDENT/CEO** **KAREN HARBIN**

As someone who has had the privilege of serving this credit union for many years, I continue to be inspired by the dedication of our team and the trust of our members. Each year brings new opportunities to advance our mission, and this past year was no exception. The progress we have made reflects a clear focus on growth, innovation, and deepening our impact in the communities we serve.

Following our member-approved conversion in November 2024, our move to a federal charter represented far more than a structural change. It was a pivotal step forward in how we fulfill our mission. This transition broadened our reach beyond traditional boundaries, positioning Commonwealth Credit Union to impact more lives not only across our region, but ultimately across the country. It has provided us with the flexibility and scale to grow responsibly, serve more members, and extend the credit union difference to communities that need it most.

Building on that foundation, our merger with Eastern Kentucky Federal Credit Union in 2025 marked another significant milestone in our strategic journey. This partnership brought our first branch to the region and strengthened our ability to serve communities with unique needs and tremendous potential. Our Prestonsburg branch has quickly become an important part of our footprint, with seamless integration, immediate member benefits, and a growing presence in the community.

This progress is firmly grounded in our enduring commitment to Kentucky, especially to Eastern Kentucky. Our deliberate expansion into 36 underserved counties reflects our belief that access to financial services makes a meaningful difference in people's lives. These communities are rich in potential, and we are proud to walk alongside individuals, families, and small businesses as they build stronger, more secure financial futures. Together, these efforts reflect both progress and purpose, expanding our reach while staying true to the values that have always defined us, and continuing to invest where it matters most.

One of our most significant achievements this past year was the launch of our upgraded digital banking platform. This investment reflects our commitment to delivering an exceptional member experience, no matter where our members live. As we continue to expand our reach, digital access becomes even more critical to how we serve, ensuring we can remain connected and responsive in a rapidly changing world.

With enhanced usability, stronger security, and smarter financial tools, the platform empowers members to manage their finances with greater confidence and ease, wherever life takes them and whenever they need us most. As we grow, this investment ensures we can serve our members seamlessly, meeting them with the same level of care, trust, and personalized support they expect from us. It is a critical step forward in keeping our services modern, intuitive, and accessible, so we can be there in the moments that matter, helping individuals and families navigate their financial lives with confidence.

Giving back remains central to who we are. In 2025, we made meaningful investments to strengthen the health and well-being of our communities. We committed \$550,000 to Baptist Health Richmond to support a state-of-the-art simulation lab, advancing access to high-quality, top-tier healthcare in our region. This investment will help train the next generation of nurses and physicians while supporting workforce development efforts, including the clinical training relationship between Baptist Health and Eastern Kentucky University. Together, these efforts are helping build a strong pipeline of skilled healthcare professionals and retain critical talent close to home.

We also provided \$250,000 to the American Red Cross Blood Center in Louisville to enhance Kentucky's readiness in times of critical medical need. These investments reflect our belief that strong communities are built through intentional action, meaningful partnerships, and a long-term commitment to those we serve.

This year also marked the launch of the Commonwealth Credit Union Foundation, a separate 501(c)(3) organization that allows us to expand our charitable giving and deepen our support for individuals and families in need. Through this foundation, we are increasing our ability to respond, invest, and create lasting impact.

We also advanced the development of a Credit Union Service Organization (CUSO) designed to help smaller credit unions navigate the complexities of automated underwriting. This initiative reflects our commitment not only to our own growth, but to strengthening the credit union movement as a whole, ensuring it remains relevant, resilient, and vital for years to come.

As current Chair of America's Credit Unions, I am honored to serve our industry at the national level, advocating on behalf of credit unions and supporting

our collective mission to serve members and communities across the country. This role reinforces our commitment to a strong and unified movement, ensuring Commonwealth Credit Union can continue to meet the evolving needs of our members for generations to come.

As we look ahead to 2026, we will proudly celebrate 75 years of service and impact in our communities. This milestone is more than a reflection of our history. It is a celebration of the lives we have touched, the families we have supported, and the communities we have helped strengthen along the way. Throughout the year, we will be gathering and sharing stories that bring that impact to life, honoring the people and moments that have shaped who we are today.

This anniversary also reinforces our responsibility to the future. The momentum we have built is only the beginning. We will continue to expand access, strengthen our digital capabilities, and invest in the communities that rely on us. Our focus remains clear: helping more people - in more places - build stronger financial futures.

To our team members, thank you for your dedication and resilience. To our Board of Directors, thank you for your leadership and vision. And to our members, thank you for trusting us with your financial journey. We are honored to serve you and are excited for what lies ahead.

*Karen C. Harbin*



# A WORD FROM **CHAIRMAN** **RANDY FAWNS**

As Chairman of the Board of Directors, I am honored to reflect on a year of meaningful progress and purposeful growth for Commonwealth Credit Union. Working alongside our leadership team, we remain focused on guiding the organization in a way that ensures long-term strength while staying grounded in our mission to better lives. Central to that responsibility is a commitment to strong governance, thoughtful oversight, and a disciplined approach to risk as we continue to grow and evolve.

Throughout 2025, we worked in close partnership with leadership to help shape a clear, forward-looking path for growth. From expanding our reach into new communities to strengthening the capabilities that support our members, this has been a year defined by momentum and thoughtful progress. Together, we focused on ensuring that each step forward aligns with our mission, balances growth with responsibility, and supports the long-term sustainability of the credit union.

A key part of our shared strategy has been continued investment in technology and automation. These advancements are helping create a more seamless and responsive member experience, allowing us to better understand member needs and deliver faster, more informed decision-making.

From streamlined processes to enhanced digital capabilities, these investments ensure we can serve members where they are, when they need us most. Just as importantly, they position us to grow responsibly, expanding access while maintaining the high level of service, trust, and security our members expect.

We have also continued to expand our commercial services, strengthening our ability to support small business owners and the communities they serve. Especially during challenging economic times, access to reliable financial support and timely decision-making is critical.

By deepening our capabilities in this area, we are helping local businesses navigate uncertainty, invest in their future, and remain strong contributors to the regional economy. This work reflects our broader commitment to not only serving individuals, but also supporting the long-term vitality of the communities we call home.

This year also marked an exciting step forward with the creation of the Commonwealth Credit Union Foundation. The Foundation was established with the intention of expanding our philanthropic reach, allowing us to grow

our impact in ways that extend beyond what the credit union could accomplish alone.

I am honored to serve as Chairman of the Foundation, and I am incredibly proud of the opportunity it represents. Through this work, we will be able to deepen our support for individuals, families, and communities in need, while continuing to invest in initiatives that strengthen financial well-being and community resilience. These are exciting times, as we build a platform for even greater impact in the years ahead.

As we look to the future, we recognize that fulfilling our mission requires both discipline and a willingness to evolve. Together, we are focused on expanding access, serving more individuals and families, and deepening our impact, particularly in underserved communities. At the same time, we remain committed to thoughtful risk management and strong governance practices. Every decision is made with a focus on long-term sustainability, ensuring that growth strengthens, not compromises, the foundation we have built.

What gives me the greatest confidence in our future is the alignment across our organization. Our Board, leadership team, and employees are united by a shared purpose and a commitment to doing what is right for our members and communities. I would like to thank Karen Harbin and the leadership team for their vision and dedication, and my fellow Board members for their continued commitment and thoughtful guidance. Most importantly, I want to thank our members for the trust they place in us each day.

Together, we are building on a strong foundation and moving forward with purpose, ensuring Commonwealth Credit Union remains a trusted partner for generations to come.

*Randy Fawns*



# VOLUNTEER BOARD OF **DIRECTORS**



**Randy Fawns**  
Chairperson



**Donnie Rodgers II**  
Vice Chairperson



**Rob Ellis**  
Secretary / Treasurer



**Mary Foster**  
Emeritus Director



**Karen Harbin**  
President / CEO, CPA



**Jackie Duvall**  
Board Member



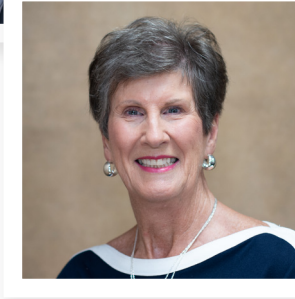
**Griffin Gillis**  
Associate Director



**Carmine Iaccarino**  
Board Member



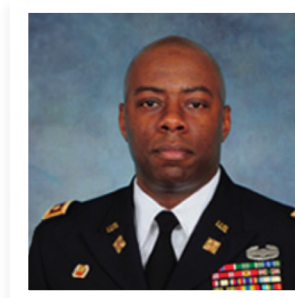
**Regina Grubbs**  
Board Member, CPA



**Kay Jones**  
Board Member



**Taylor Cook**  
Associate Director



**Lt. Colonel Douglas (Kelly) Smith**  
Associate Director



**Tracy Starnes**  
Associate Director

**ROB ELLIS** joined the Board in October 2020 after serving on the Supervisory Committee for six years. He was born and raised in Frankfort and graduated from Western Hills High School and Eastern Kentucky University (1989), where he double majored in Marketing and Business Management. He worked for 25 years at Kentucky Housing Corporation, retiring in 2017 as Deputy Executive Director, Housing Programs. He returned in 2019, working part-time on special projects for the KHC CEO. He served in this role until 2025. He married his college sweetheart, Stacey, in 1992. They have one son, Noah.



# BOARD Nominations



**GRIFFIN LINK GILLIS** serves as Deputy Director of the Kentucky Justice Association, where he leads strategic initiatives focused on advocacy, membership growth, and organizational development. He previously held roles in the Office of the Kentucky Secretary of State and in the private sector at Upper Right Marketing.

A native of Lawrenceburg, Griffin currently resides in Lexington. He is a graduate of Anderson County High School and earned his degree magna cum laude from Georgetown College, where he double majored in Political Science and Business Administration.

Griffin is actively engaged in professional and community service, serving on the Board of Directors for the National Association of Trial Lawyer Executives (NATLE) and as an Associate Board Member for Commonwealth Credit Union since 2025. With a strong background in leadership, governance, and stakeholder engagement, he brings a forward-looking perspective and a deep commitment to service to the Board of Directors of Commonwealth Credit Union.

## THANKING James Chadwell

We extend our sincere gratitude to Jim Chadwell for his remarkable 32 years of dedicated service on the Commonwealth Credit Union Board of Directors. Since his appointment in 1992, Jim's tenure on the Board of Directors saw the credit union expand to 17 branch locations, and reach the \$2 billion in assets milestone. In addition to his board service, he also contributed three years on the Supervisory Committee, further demonstrating his commitment to our members and mission. Jim's legacy of service, vision, and integrity will have a lasting impact, and we thank him for the many years he so generously gave.



# TREASURER'S REPORT

As Treasurer of Commonwealth Credit Union, I am pleased to report that 2025 was another year of strong growth, sound performance, and continued investment in our members and communities. Guided by our commitment to service, we remained focused on protecting members' financial assets while advancing loan and share growth, maintaining expense discipline, and strengthening our long-term financial position.

Commonwealth delivered record asset growth in 2025, ending the year with \$2.7 billion in total assets, an increase of 11.0% over the prior year.

Member demand for lending remained strong throughout the year. Total loans increased by \$249.0 million, or 14.0%, to reach \$2.0 billion at year-end. Growth was led by personal unsecured loans, which increased by \$109.6 million, or 54.2%, followed by commercial loans, up \$86.7 million, or 41.4%, and mortgage loans, up \$43.2 million, or 8.4%. Credit quality remained manageable, with the allowance for credit losses ending the year at 1.44% of total loans and year-end net charge-off and delinquency ratios of 0.88% and 0.76%, respectively.

Member deposits ended 2025 at \$2.4 billion, reflecting annual growth of 12.0%. Certificate balances increased by \$136.0 million, or 13.9%, checking balances grew by \$57.9 million, or 16.9%, money market balances rose by \$36.8 million, or 17.9%, and savings balances increased by \$24.6 million, or 4.2%.

Commonwealth's net worth ratio ended the year at 11.14%, underscoring the institution's financial strength and soundness, and positioning the credit union well above industry averages.

Net income for 2025 totaled \$25.6 million, representing a return on average assets of 0.98%, exceeding the aggregate performance of peer credit unions within our asset size category. The interest rate environment remained favorable throughout 2025 and is reflected in our yield on average assets which

increased to 5.63%, compared with 5.19% in 2024, while interest expense to average assets rose modestly to 2.08% from 1.96% in the prior year.

The provision for credit losses increased to \$24.3 million in 2025 from \$13.7 million in 2024, reflecting the continued rise in loan balances and net charge-offs over the course of the year.

Non-interest income declined 17.9% from the prior year, as 2024 results included a significant one-time gain on the sale of securities.

Dividends paid to members in 2025 totaled \$51.9 million, compared with \$43.4 million in 2024, reflecting the continued value returned to Commonwealth members.

The credit union continued to invest in future growth by enhancing technology and digital channels to improve member access and functionality. Commonwealth also advanced its transition to a federal charter, expanding opportunities to serve more members and extend its impact across the communities we support.

As a member of Commonwealth Credit Union, you are both an owner and an essential part of our success. On behalf of Randy Fawns, Chairman of the Board, and Karen Harbin, President and CEO, I extend my sincere appreciation for your continued trust and support. Our team remains committed to maintaining Commonwealth's 5-star "Superior" rating from Bauer Financial, and to serving members with strength, integrity, and excellence.

**ROB ELLIS**  
Secretary/Treasurer

## BABIES

# 10

There were 10 team members in 2025 who had a baby!



## NEW HIRES

# 73

There were 73 new hires last year alone.



## GRADUATIONS

10 team members graduated in 2025.

# 10



## WEDDINGS

# 9

9 team members celebrated weddings in 2025!



## NO. EMPLOYEES AT MILESTONE YEARS

# 30

30 of our team members were celebrating a milestone year.



## METRICS

TOTAL ASSETS

# \$2,742,425,295



NEW MEMBERS IN '25

# 22,798



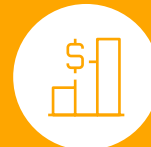
MEMBER GROWTH

# 10.30%



TOTAL MEMBERS

# 140,745



NET INCOME

# \$25,646,741



ROA

# 0.98%



# OF LOANS ORIGINATED

# 29,376



TOTAL BALANCE OF LOANS ORIGINATED

# \$716,027,907



TOTAL DEPOSITS

# 346,129



DEPOSIT BALANCE

# \$2,383,837,323

## RE-IMAGINING

Our credit union is more than just assets and member growth. We are your friends, your family, and your next door neighbors celebrating every milestone along the way. At Commonwealth Credit Union, "We CU Differently" means that not only do We **See You Differently**, we also **Credit Union Differently**. That means focusing on our members and our credit union family. We believe we can better lives through our passion to serve, and we meet you wherever you are on this journey called life. We also believe in providing you with the tools and knowledge you need to live life to the fullest.

We are owned by members just like you, and everything we do is focused on empowering you to do more with your finances. We're proud of our members and the multiple generations we have served. We're proud of our team, too. We're responsive to our CCU family and the communities we serve and call home, seeking opportunities to help wherever we can.

We're a team of 380+ employees strong (and continuing to grow) so we can provide that extraordinary experience you've come to know and trust. We're equipped to support you through good times and bad. We keep up with the latest technology, but we never forget the value of that personal touch.

An award-winning culture. Empowerment through education. Employee benefits that are anything but ordinary. These are just some of the reasons Commonwealth Credit Union continues to push the boundaries of what a credit union should be.

Here, it's not about checking accounts, car loans, or mortgages. It's what's on the other side - the independence that comes with managing your own money, the adventure that comes with a road trip, and the memories made in the house you call home. All along the way, we'll do our best to make your experience as effortless as possible.

Today, Commonwealth Credit Union serves members from all over Kentucky, and all around the world, across all stages of life.

# FINANCIAL REPORT

## BALANCE SHEET (YEAR-END)

### ASSETS

		2025		2024
Cash & Overnight Balances	\$	248,467,712	\$	266,428,284
Investments		291,652,651		283,380,628
Net Loans to Members		2,030,206,130		1,781,284,846
Fixed Assets		45,104,231		45,746,774
Other Assets		126,994,661		93,889,009
<b>Total Assets</b>	<b>\$</b>	<b>2,742,425,295</b>	<b>\$</b>	<b>2,470,693,541</b>

### LIABILITIES & EQUITY

Member Shares	\$	2,383,837,324	\$	2,129,027,772
Borrowed Funds		50,000,000		70,000,000
Other Liabilities		39,385,906		35,533,355
Total Equity		269,202,065		236,132,414
<b>Total Liabilities &amp; Equity</b>	<b>\$</b>	<b>2,742,425,295</b>	<b>\$</b>	<b>2,470,693,541</b>

## INCOME STATEMENT

### INTEREST INCOME

		YTD 2025		YTD 2024
Loan Interest	\$	128,427,705	\$	107,168,884
Investment Income		18,525,122		14,591,333
<b>Total Interest Income</b>	<b>\$</b>	<b>146,952,827</b>	<b>\$</b>	<b>121,760,217</b>

### INTEREST EXPENSE

Cost of Funds	\$	51,897,335	\$	43,421,152
Borrowing Expense		2,216,135		2,469,941
<b>Total Interest Expense</b>	<b>\$</b>	<b>54,113,470</b>	<b>\$</b>	<b>45,891,093</b>
<b>Net Int Income before Prov</b>	<b>\$</b>	<b>92,839,357</b>	<b>\$</b>	<b>75,869,124</b>
Provision for Loan Losses		24,284,239		13,676,047
<b>Net Int Income after Prov</b>	<b>\$</b>	<b>68,555,118</b>	<b>\$</b>	<b>62,193,077</b>
Non-Interest Income		36,024,930		43,887,703
Non-Interest Expense		78,933,307		77,483,781
<b>Net Income</b>	<b>\$</b>	<b>25,646,741</b>	<b>\$</b>	<b>28,596,999</b>



## Supervisory COMMITTEE REPORT



The Supervisory Committee consists of five members appointed by the Board of Directors. The Committee's main duties are to oversee a comprehensive annual audit of the credit union and ensure the credit union's practices and procedures are sufficient to safeguard members' assets. The Supervisory Committee also performs a financial and management oversight role, independent of the Board of Directors, on behalf of the credit union membership.

The Supervisory Committee retained the services of Doeren Mayhew CPAs, an independent CPA firm specializing in credit union audits, to conduct the comprehensive annual audit as of December 31, 2025. The 2025 financial audit report may be reviewed by members upon request or by visiting the credit union website.

In addition to the annual audit, a team of internal auditors who report directly to the Supervisory Committee have developed a flexible three-year audit plan using appropriate risk-based methodology to conduct operational and compliance audits of the credit union. This plan is designed to adapt to changing circumstances and ensure thorough coverage of all critical areas.

During 2025, the Internal Audit Department completed and issued audit reports in various areas including operational, compliance, information technology, and lending functions. The purpose of the Internal Audit Department is to provide the Supervisory Committee and credit union management with independent, risk-based, and objective assurance, advice, insight, and foresight. This support helps ensure that internal controls are in place and function effectively and efficiently, member assets are properly safeguarded, and the credit union's policies and procedures are consistently followed.

We encourage members and credit union employees to express any concerns to the Supervisory Committee. Strict confidentiality will be maintained for any individuals expressing concerns.

The Supervisory Committee wishes to thank the Board of Directors and the staff of Commonwealth Credit Union for their assistance and cooperation in 2025. Their support and collaboration are essential to our success and the security of our members' assets.

### LATONYA BELL

Supervisory Committee Vice Chair

# RE-CONNECTING



  
BAPTIST HEALTH

  
Make-A-Wish  
OHIO, KENTUCKY AND INDIANA

  
American Heart Association

  
Shriners Hospitals  
for Children®

  
CCU  
FOUNDATION  
EST. 2025

  
American Red Cross

  
the Y  
YMCA

## RE-INVESTING

# OVER \$4M!

WITH **\$90,386.44** FROM  
OUR **COMMUNITY GIVING** ALONE!

TEAM 1 RAISED OVER \$40,000 THIS  
PAST YEAR FROM THE SUCCESS OF OUR  
**DRESS DOWN DAYS.** **\$43,763.07**

We're not saying we're amazing—but technically, the awards are. Our actual focus is on making an amazing place for our employees, taking care of our members, and building a credit union that goes above and beyond every day. Along the way, we've won Diamond, MAC, and Credit Union League awards, and our amazing team has been honored by organizations across the Bluegrass: it would be rude not to showcase!



# RE-WARDING



**RANDY FAWNS** RECEIVED THE **STEVE BRODY AWARD** THIS PAST YEAR FROM THE KENTUCKY CREDIT UNION LEAGUE.

WE WERE NAMED ONE OF **THE BEST PLACES TO WORK** FOR THE **8TH YEAR IN A ROW!**



**TAMI WILLIAMS** WAS NAMED **BEST TELLER** IN THE **BEST IN THE MOUNTAINS CONTEST.**



**KAREN HARBIN** WAS NAMED **EXECUTIVE WITH HEART** BY THE AMERICAN HEART ASSOCIATION.

1. Georgetown East posing with the Best Bank in Scott County Award.
2. Lawrenceburg Branch winning the Best Bank Award from Anderson Co. News.
3. Our Nicholasville Branch winning Best Credit Union and 3rd Place for their parade float.
4. Owenton being awarded Best Financial Institution from The Owenton Chamber of Commerce
5. Our St. Matthews team winning the Medium-sized Business of the Year Award from the St. Matthews Chamber.



# WINNING FEELS BETTER *Together!*

## IN 2025:

Best Credit Union for the Richmond Register's 2025 Best of Best Campaign

Best Bank in Lawrenceburg as voted on in the Anderson News "Best of" Contest

Best Bank in Georgetown as voted on in the Georgetown News Graphic

One of the Top 2 Credit Unions in Lexington by readers of the Lexington Herald-Leader

Frankfort's Favorite Credit Union, Mortgage Provider, and Investment Services Firm,  
as voted on in the State-Journal's Frankfort Faves

Owen County's Best Financial Institution Golden Vault Award

Best Places to Work in Kentucky 2025

Louise Herring Award and Desjardins Youth Financial Education Award  
Presented by Kentucky's Credit Unions

Gallagher Best-in-Class Employer

Newsweek's Best 250 Regional Banks and Credit Unions in America

Best of Bauer 5-Star Rating from BauerFinancial, Inc.

CUNA Marketing and Business Development Council | Diamond Award

Richmond Register Readers' Choice, Best of Richmond

Healthiest Employer | Kentucky



## COMMONWEALTH CREDIT UNION

DISCOVER MORE BY VISITING US ONLINE AT **CCUKY.ORG** OR BY CALLING US AT  
**502.564.4775** OR OUR TOLL-FREE # AT **800.228.6420**

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