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Dear Members,

It is that time of year again, when we take stock of what we have accomplished and make plans to do better in the new year. As we close 2019, I personally wanted to reach out and thank you for being a member of Santa Cruz Community Credit Union. Membership in this financial cooperative is never taken lightly. We know there are many places you can do your banking, and we continue to strive to be the one that supports what you need and helps you be more successful.

As we glide into 2020, I thought I would take a minute to update you on the Board and management's vision and exciting future changes planned.

First, Santa Cruz Community Credit Union is embarking on a quest, *to be more accessible to you and our community* throughout the county. Recognizing that between our famous Highway 1 traffic and the incredible shrinking parking capacity in downtown Santa Cruz, your access to our staff and our facilities is becoming more and more difficult. Our first step in the vision is to provide a mid-county branch location:

- **I am proud to announce the opening of our NEW Soquel office!** Located in the shopping plaza at the corner of Soquel Drive and 41st Avenue, our new office opens in mid-January. We are in the southeast corner near Starbucks and Panda Express. Please stop by and check out the newest location.

Second, enhanced remote access continues to be a top priority for the Credit Union. As you know, mobile banking technology is evolving and changing, so we continue to update our mobile and online services. If you have not yet signed up for mobile banking, the application is live and accessible from the Apple App Store for iOS users and from Google Play for Android users.

- Later this year, we will launch a mobile loan application to make it easier for you to request funds when you need them.
- Also, we recently enhanced the online loan application to provide faster service, so please check it out.

Third, we have significant concerns as you do, regarding personal safety and security in the City of Santa Cruz's parking lot next to our building. We have had an ongoing problem with people sleeping, camping and hanging out and we are working closely with the city regarding this. I want to thank the City Parking Manager and staff who continue to focus on the safety of the public lot; we have seen great improvements. I also want to thank so many of you, who have come to us and expressed concerns about your safety; this information has been very helpful to city and law enforcement officials.

- Safety and ongoing parking problems have allowed the Board and management to consider a change in location for our main office, *while keeping a downtown location*. Our current Front Street building retains value and resources, Santa Cruz Community Credit Union could leverage to provide safety for our members and more access

points/locations throughout the county. There are no plans to move out of downtown, simply to relocate.

Fourth, as a Community-Development Certified Credit Union in action, we are proud to announce that for three (3) years running, Santa Cruz Community Credit Union has been awarded CDFI grants from the Department of Treasury's CDFI fund. We are one of just a few credit unions in California to have received these awards, a result of our resolute effort to improve the lives of people in our community through affordable home loans and microbusiness loans in low-income and underserved areas of the County.

Finally, the most important part of this letter is for you to know that YOU are the reason we exist... YOU are our "WHY" and we truly appreciate you. Our mission is about standing in the gap for those who need help in our community, ensuring that every person has a voice. ***You and your support make all things possible!***

I want to take this final moment to thank you on behalf of the Board of Directors, our management team and our staff, who truly love serving you. There is a lot more going on at the Credit Union than I can detail in this letter, but I welcome your questions and feedback. Best wishes to you, your family and friends for a prosperous and healthy new year.



Elizabeth J Carr
President/CEO
Santa Cruz Community Credit Union