

Investing in Your Future since 1934

For nearly 90 years, Campus Federal has served our members as a trusted financial partner. In a world that has changed quite a bit since 1934, we have remained consistent and stable for our members. As our community emerged from the pandemic in 2022, Campus Federal continued its commitment to serving our members through in-person service, while adding online and digital enhancements to increase member convenience.

Our commitment to personal service was evident this year as we built our new Siegen Branch, Mortgage & Business Center featuring a full-service branch, along with our mortgage and lending operations and 50 team members. Additionally, we opened our updated Pierremont Branch Drive Thru in Shreveport providing 7 AM to 7 PM Campus Connect Interactive Teller service. We worked with architects to design blueprints to renovate our Perkins headquarters. All of these improvements provide an excellent member experience for on-site banking.

*“Your Trusted
Financial Partner
for Every Stage
of Your Life.”*

Technology was also a major focus as we incorporated mobile deposit for business members, enhanced our online banking platform, upgraded the online application process for memberships and loans, and created a new loan payment center that makes paying online even quicker. In addition, our team upgraded the chat feature on our website for members to chat, call, or video conference with a Campus Federal representative about products and services to fit their needs.



The credit union ended 2022 with total assets of \$854.9 million. Net worth grew to \$80.7 million, resulting in a net worth-to-asset ratio of 9.44% that is regarded as “well capitalized” by our regulators. Shares ended the year at \$789.9 million while loan balances were \$573.6 million. The mortgage portfolio and auto loan portfolio both ended the year with all-time record high balances of \$238.4 million and \$232.7 million, respectively. We generated a return on average assets of 0.85%. As a not-for-profit institution, we strive for positive performance that allows us to continue to give back to our members in the form of competitive loan rates, higher dividends and enhanced services.

On behalf of the Board of Directors and CEO, ***thank you for allowing us the opportunity to continue to provide you with meaningful solutions and excellent experiences for your lifetime financial journey.***

A copy of the 2022 Financial Statement is available upon request. [Click here to request a copy.](#)



Donna H. Torres

Donna Torres
Board Chair
Campus Federal Credit Union



Jane G. Verret

Jane G. Verret
President & CEO
Campus Federal Credit Union

EXCELLENT MEMBER EXPERIENCE

Each year, enhancing our members' experience is a primary goal.

October Member Appreciation Month - We celebrated members from across the state with trips and gift cards awarded to 40 lucky recipients from the 8,000+ online entries we received!

Credit Central - Through our online banking, this service allows members to access their credit score and credit report free anytime and anywhere.

Survey Score - Our team was excited to receive our highest Member Relationship Survey Score at year-end 2022.

Online Banking Upgrade - We enhanced our members' online banking experience including the interface, navigation, applications, loan payment system and more.

Renovations at Pierremont Drive Thru - Upgrades were completed on the Pierremont Drive Thru in Shreveport along with the addition of the Campus Connect Interactive Teller workspace.

Perkins Headquarter Renovation - Design work began on the Perkins Branch renovation project, which focuses on an all-new, open floor plan to provide excellent member service and enhance team member collaboration. The project is scheduled to be completed in early 2024.



COMMUNITY SERVICE

Giving back to the community is part of our mission and we were once again very active in 2022. Service projects included the following:

- Conducted **255** Financial Education activities that reached **2,751** participants across the state.
- Graduated **17** participants in the 2022 LSU Workplace Financial Literacy Program.
- Participated in the 18th Annual Baton Rouge Credit Union Charity Golf Tournament raising **\$33,479** for the Baton Rouge Children's Advocacy Center to help young trauma victims.
- Completed year 2 of 5 of our **\$100,000** commitment to LSU Health Shreveport to support the design and construction of the future Center for Medical Education and Wellness and Center for Emerging Viral Threats.
- Completed year 3 of 5 of our **\$25,000** commitment to the LSU Olinde Career Center for the Cale P. & Katherine Smith Student Financial Management Center presented by Campus Federal Credit Union. In 2022, the Student Financial Management Center hosted **18** programs/workshops, and **48** students requested individual appointments for financial management strategies.
- Volunteered with various organizations such as: FranU, LSU Health Shreveport and New Orleans, LSU Dental School, LSU Dining, LSU Baton Rouge Fall Fest, LSU College of Agriculture, LSU Facility Services, LSU Staff Senate, LSU Rural Life Museum, Volunteers in Public Schools, OLOL Children's Hospital, Ochsner LSU Shreveport Hospital employee events, LWCC, Kiwanis Clubs, local Rotaries and more.



GROWTH AND STABILITY

We continued to grow through memberships, financial stability, and improvement projects that enhanced member service.

Membership Increase - Total memberships grew by **1,910** in 2022.

Loan Increases - Our Home Equity Loans and Lines of Credit increased by **22%** providing more of our members with additional funding for home renovations and additions, vacations, and other quality of life improvements.

Record Loan Growth - In 2022, total loans grew **11.7%** bringing our loan-to-share ratio from 65.5% to 72.8%. Our growth and stability assures members of our long-term commitment to helping assist their financial needs.

New Siegen Branch, Mortgage & Business Center - Our state-of-the-art, 27,500 square-foot facility at Siegen Lane and Cloverland Avenue in Baton Rouge was built and ready for an early 2023 opening. In addition to being a full-service branch, this new facility houses the credit union's Mortgage, Lending Operations, and Business Services departments consisting of roughly 50 Campus Federal employees.

