

At Campus Federal, Louisiana's Top Business Credit Union, we strive to be a true financial partner to our members throughout all their financial stages of life. With our team of experts in Mortgage, Business and Financial Education, we remain focused on engaging and building relationships with our members and providing them with excellent experiences.

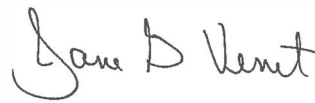
We continue to invest in our branch network, business services and technological advancements for our members, so they can interact with us when and where they want. With our newly expanded ATM network, members now have access to over 55K ATMs worldwide. Our Main Campus branch renovation and upgrades at our Pierremont location allow us to offer advanced features, such as extended video teller hours with our Campus Connect Interactive Teller Machines (ITMs).

Regarding our financial status, the credit union reported a 2019 end-of-year net worth ratio of 9.27% or \$62,411,632 in net worth, regarded as "well capitalized" by our regulators. We generated a return on assets of 0.71%. We remain well-positioned with an asset size of \$673,110,712, which is an increase of 5.00% over 2018. Shares ended the year at \$607,392,567. Loans were \$478,340,762, which translates to a healthy loan to share ratio of 78.75%. 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 expanded services.

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



Paul Favaloro, Chair  
Director of Capital Project Management & Development  
Louisiana State University



Jane G. Verret, President & CEO  
Campus Federal



### Community Service

Our philosophy of 'people helping people' is the guiding force behind our service to the communities we serve, including Baton Rouge, New Orleans and Shreveport. With 1,734 service hours and 208 events in 2019, our commitment to promoting Unity in the Community includes annual fundraising and volunteering for organizations like LSU, Kiwanis, Camp Tiger, Our Lady of the Lake Children's Hospital, the annual Give Kids a Smile event and the Feist Weiller Cancer Center.



### Membership Benefits

Our products and services are designed to make life easier for our members, from buying a car, applying for a mortgage or remodeling a home, to saving for the future. We provide our members with convenient and customized options like First Time Buyer Auto Loans, Sallie Mae Student Loans, Residency and Continuing Education Loans and more. Campus Federal membership provides our members with More Perks Than Free Coffee!



### Digital Services

Our digital services help our members Keep Finances in Check, with 24/7 ability to bank anywhere at any time with our Online and Mobile Banking. Bill Pay, Mobile Wallet and Campus Click Mobile Deposit make it easy to access accounts on the go. Updates to our digital services allow us to offer a variety of convenient features, including an enhanced online account opening process, access to a virtual live teller via our Campus Connect machines, along with online tools for budgeting and savings.



### Financial Education

We believe knowledge is the key to financial success. In 2019, in coordination with our business partners, including LSU's Workplace Financial Literacy program, we offered 239 financial education courses to faculty, staff and students, reaching 7,406 individuals. As an innovator in delivering personalized financial learning, we offer our Financial Fitness Center, an online tool that can help set financial goals, create a budgeting plan and share best practices with friends and family.