



Digital Banking with a Human Touch

At Campus Federal, we strive to make a difference in our members' lives and provide more than financial services. You may have heard this message before, but 2020 brought more challenges than anyone could have anticipated with the pandemic, hurricanes and more. Through it all, we hope to have helped in some way.

We quickly mobilized our staff to serve our members' needs in new ways. We extended loan deadlines, provided Payroll Protection Program (PPP) loans, waived checking account fees, enhanced digital service features, reshaped our community involvement and financial education efforts to a virtual platform, offered assistance following declared disasters and more.

Our ongoing investment in digital services and innovative technology prepared us to better serve you during the pandemic. We enhanced our robust suite of digital products with the addition of Zelle®. We expanded our contactless member service experience with additional Campus Connect ITMs statewide and expanded ITM service hours from 7AM to 7PM. Additionally, we began implementing our Video Call Center platform enabling members to virtually speak with a variety of our financial experts at their convenience.

To complement these new and improved digital services, we launched our newest innovation, the digitally-driven Interaction Center at Long Farm Village. This modern banking center provides members with state-of-the-art technology while preserving face-to-face service and assistance. We also purchased property to begin development of our upcoming Siegen Lane facility.

Regarding our financial status, the credit union reported a 2020 end-of-year net worth ratio of 8.68% or \$66,876,623 in net worth, regarded as "well-capitalized" by our regulators. We generated a return on assets of 0.61%. We remain well-positioned with an asset size of \$770,592,958, which is an increase of 14.48% over 2019. Shares ended the year at \$696,943,802. Loans were \$514,338,285, which translates to a healthy loan to share ratio of 73.80%. Our mortgage portfolio ended the year at an all-time high with a balance of \$223,097,090. 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.

In 2020, we adapted while staying true to our mission, dedicated to continuous improvement and excellent member experiences. On behalf of the Board of Directors, thank you for allowing us the opportunity to continue to be your trusted financial partner for every stage of your life.

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

Jane G. Verret
President & CEO
Campus Federal



Covid Care

- ✓ 1,708 loans extended totaling \$78,693,718
- ✓ Increased limits for Campus Clicksm Mobile Deposit
- ✓ Average PPP Loan of \$52K for business members
- ✓ Waived checking account fees during the peak of shutdown
- ✓ Mobilized staff to maintain safe, limited branch access
- ✓ Offered Disaster Recovery loans following Hurricanes Laura and Delta



Unity of Community

- ✓ Organized blood drives for OLOL and Life Share
- ✓ Collected 412 pounds of food for LSU Food Pantry
- ✓ Conducted 172 Financial Education sessions that reached 3,573 participants
- ✓ Volunteered with various organizations such as LSU Health Shreveport, OLOL Children's Hospital, LSU, Fran U, LSU Dental School, LSU Health New Orleans, Kiwanis International and more



Digital Transformation

- ✓ Launched Zelle®
- ✓ Introduced *My Campus Card* allowing members to create customized Mastercards®
- ✓ Streamlined online account opening process
- ✓ Improved 24/7 account access through online and mobile banking
- ✓ Bill Pay, Campus Clicksm Mobile Deposit, Mobile Wallet, budgeting tools and more



Growth & Expansion

- ✓ Opened Interaction Center at Long Farm Village
- ✓ Purchased property for Siegen Lane Facility
- ✓ Added Campus Connect ITMs and expanded hours to 7AM to 7PM
- ✓ Enhanced Member Experience surveys
- ✓ Grew Home Loan Portfolio to a record level
- ✓ Steady growth with total assets of \$770,592,958 providing financial stability



CAMPUS FEDERAL interaction center

Digital Banking
with a **Human Touch**



Take the Virtual Tour now!



888.769.8841

CampusFederal.org

