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## *Report of the Chairman*

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Welcome members to the 71<sup>st</sup> Annual Meeting of the L & N Credit Union.

We would like to start by saying, thank you. Thank you for your membership and support of L & N Credit Union. Our mission is focused on making a difference in our members' lives. We stand firm in the credit union philosophy of "PEOPLE HELPING PEOPLE". We have always understood that where you bank is a choice. We appreciate you making us your choice.

It's hard to believe how much has changed over the last year. Covid-19 brought the unexpected and with it the need to adapt new ways of doing business. With the precautions needed for social distancing, we were met with a number of challenges. We quickly navigated a new financial services landscape that required many sanitation protocols, and unfortunately closed the branch lobby for a short time. As a Credit Union, we remain committed to delivering the credit union experience you know and trust in an environment that protects the wellbeing of everyone we work with and serve. We continue to focus on providing convenient account accessibility in our branch, extended drive-thru services, and curbside transactions.

We are committed to providing competitive rates, updated products and services, and everyday superior member service. Our credit union employees work daily to represent our vision of helping members do better financially. Credit union volunteers and employees work to uphold our credit union core values. Whether assisting members in branch, on the phone, or through email, our team is committed to providing a service experience worthy of our members' trust. We are optimistic to see the ways our team grows with the credit union throughout this next year.

In closing, the ongoing success of our credit union is because of you – our members. Your loyalty, dedication, and support allow us to continue to make all members lives better and help achieve their dreams. On behalf of the Board of Directors, volunteers, management, and staff, thank you for choosing L & N Credit Union. We look forward to serving you and your family for generations to come.

**Frank Baker**  
Chairman

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