



2023 Community Impact Report

Let's Talk Numbers



#1 mortgage market share in Kalamazoo and Van Buren counties

\$300+ million auto & rec loans

\$142 million in home equities

77 new employees hired

7 new interns employed



New Members

18,921 checking accounts opened in 2023

23% are non-English speaking

17,964 new members



Card Services

- | **\$1 billion** in debit transactions
- | **\$136.5 million** in credit transactions
- | **\$2 million** fraud losses prevented
- | **82K+** active debit cards in use
- | **13K+** active credit cards in use
- | **\$500K** earned in cash back
- | **61 million** rewards points earned

Mobile Banking

- 4.8/5** app rating on iOS and Android
- 82K+** active online banking users
- 40K+** members use free credit score monitoring

Giving Back

- \$20K** in Consumers Scholarships
- 900+** community volunteer hours
- \$500K+** community sponsorships

Deposits

- 487K** teller transactions
- 260K+** mobile deposits made
- \$5.5 billion** processed via ACH
- 3K+** outgoing wires

