

## **Chairman's Report** **David Ruhling**

It is my privilege to present the Chairman's Report for this year's Annual Meeting of Collegedale Credit Union. This is an opportunity to reflect on the past year, express gratitude, and look forward to the future with optimism. While challenges have certainly come our way, we have navigated them with resilience, and we remain committed to serving our members with the highest level of integrity and dedication.

### **Gratitude to Our Members**

First and foremost, I want to extend my deepest appreciation to you, our loyal members. Your trust, dedication, and continued support are the foundation of our credit union. Without you, Collegedale Credit Union would not be the strong and resilient institution it is today. Your commitment to our community-based financial cooperative is what makes our credit union unique and successful. Your engagement in our mission, whether through utilizing our services, participating in our meetings, or spreading the word about the benefits of membership, ensures that we continue to thrive. We recognize the important role you play in our success and are truly grateful for your ongoing involvement.

### **Commitment to Service**

Although we have faced challenges due to various economic factors, our commitment to serving you has never wavered. We remain dedicated to enhancing our services, enriching member experiences, and ensuring your financial needs are met with care and efficiency. Every decision we make is driven by our mission to provide a stable, member-focused financial institution that prioritizes you. Our team has worked diligently to maintain high standards of service, and we continue to explore ways to make banking with us even more accessible and convenient. Whether through personalized financial guidance, improved technological capabilities, or ensuring that our staff is well-equipped to assist you, we are always striving to meet your needs. You will see in the other reports included, that we have had a successful year. Our ability to provide reliable service and maintain stability in an uncertain economic climate is a testament to our collective efforts and shared commitment.

### **Looking Ahead**

As we move forward, our goal remains clear: to continue earning your trust and confidence. We will focus on enhancing our services, exploring opportunities to add value, and ensuring that our credit union remains a trusted partner in your financial journey. Your feedback and engagement are vital, and we encourage your continued involvement as we navigate the path ahead together. The future holds opportunities for innovation, and we are committed to ensuring that Collegedale Credit Union remains a strong financial partner for each of you. With your support, we will continue to strengthen our offerings and uphold the values that make our credit union a trusted institution.

In closing, I want to once again express my heartfelt gratitude to each of you. Your support and loyalty inspire us to keep striving for excellence. On behalf of the board, management, and staff, thank you for being an integral part of Collegedale Credit Union. We look forward to another year of serving you, and we remain committed to being your reliable financial partner for years to come.