



UK CREDIT UNION Gazette

Quarterly UK Credit Union Member Newsletter
August 2026

A CHANGE TO REFLECT OUR GROWTH



UNIVERSITY OF KENTUCKY
FEDERAL CREDIT UNION



Since 1937, UK Federal Credit Union has been committed to providing exceptional service, great rates, and value-oriented financial services to Lexington and the surrounding communities. In our conversations with state leaders, educators, and non-profits from around the state, we have heard a consistent message – there is a deep need for increased financial education with our youth, and quality financial tools and products that help people beyond our traditional market. And if we wanted to grow to new parts of the state, we needed a brand that would grow and evolve with us.

Guided by a commitment to thoughtful growth, we began this evolution by listening. Through a combination of internal and external surveys, stakeholder interviews, and collaborative workshops, we gathered valuable insights from employees, members, and community partners to better understand how we could position ourselves for continued success beyond our traditional market.



Most importantly, this change reflects our deeper purpose: to empower individuals, families, and communities across Kentucky to not just get ahead - but stay ahead.



Our transition to UK Credit Union represents more than a new name and logo: it reflects a bold step forward in who we are and who we serve. As we continue to grow beyond Central Kentucky and expand our reach across the Commonwealth, this evolution creates a brand that is simpler, more accessible, and better aligned with our vision for the future.

As we expand into new regions and invest in broader community impact, our new brand serves as a visible commitment to growth, inclusion, and delivering best-in-class financial services for all Kentuckians.

EXPANDING OUR FOOTPRINT

Since our founding in 1937 by a group of professors in the University of Kentucky College of Agriculture, our connection to UK has remained at the heart of who we are. What began as a shared vision to support one another has grown into a lasting partnership built on trust, service, and community. Today, that commitment is as strong as ever, even as we expand our mission to go all in for all Kentuckians.



From humble beginnings in 1937 to six locations by 2023, our growth reflects both the strength of our foundation and the increasing need for what we offer. Looking ahead, we are building toward at least 13 locations by 2027, with continued expansion to follow.





UK Credit Union Expands Into Northern Kentucky

On June 30, UK Credit Union celebrated the grand opening of our new Edgewood Branch, officially bringing our commitment to better financial services and member-focused banking to Northern Kentucky.

The ribbon-cutting ceremony marked an exciting milestone in our continued growth across the Commonwealth and the beginning of a new chapter for UK Credit Union. As we expand our footprint, we're focused on building lasting relationships and making a positive impact in the communities we serve.

As part of the celebration, UK Credit Union was proud to present a \$5,000 donation to the St. Elizabeth Foundation to support its important work throughout Northern Kentucky. This investment reflects our Community First value and our commitment to giving back wherever we call home.

We're grateful to our Leadership Team, employees, members, Edgewood and Covington city leaders, the Covington Business Council, and the St. Elizabeth Foundation for joining us to celebrate this special occasion.

Over the next 18 months, we look forward to expanding our presence even further and welcoming more Kentuckians into the UK Credit Union family.

Welcome to UK Credit Union, Edgewood. We're glad you're here.



ANNUAL MEETING

Reflecting on Our Annual Meeting—and Giving Back

On May 21, we hosted this year's Annual Meeting at our Corporate Offices, bringing together members to reflect on the progress made in 2025 and share a look ahead at what's to come in 2026.

The evening also provided an opportunity to connect with our members and reaffirm our commitment to the people and communities we serve.

As part of the meeting, we were honored to present a \$10,000 donation to Fayette County Public Schools in support of their Homeless Education Assistance Initiative under the McKinney-Vento Homeless Act. This contribution helps ensure students have access to the education and resources they need, regardless of their living situation.

Moments like these are a reflection of what Community First truly means to us—and the impact we can make together.



NEW PREFERRED PARTNERS

Welcome to LexLive

We have officially added LexLive in Lexington, KY to our field of membership and their 115 employees are now eligible for membership! LexLive is an entertainment venue located in downtown Lexington, designed as a social gathering space for families, students, and visitors. The venue offers a luxury movie theater, bowling lanes, arcade games, restaurants, bars, and event space and is less than a half mile from our South Broadway branch.

Welcome to St. Elizabeth Healthcare

We have officially added St. Elizabeth Healthcare in Northern Kentucky to our field of membership! Their 11,500+ employees including physicians are now eligible for membership. This is a significant win for our team, as it represents our successful expansion into a new market and opens the door to many more opportunities ahead. As we move forward, our focus will be to continue building strong relationships within St. Elizabeth and do what we do best and continue delivering exceptional service. This is an exciting step forward, and we're just getting started!





SNAPSHOTS OF COMMUNITY

Moments That Matter



At UK Credit Union, putting our community first and continuing to learn and grow are at the heart of everything we do. That's why we're proud to support and celebrate young leaders who are making a meaningful impact.

The UK Credit Union Leadership Award honors a Girl Scout who exemplifies kindness, courage, honesty, respect, and a strong commitment to making a positive difference in their community—qualities that reflect the kind of leadership we believe in.

We're honored to partner with Girl Scouts of Kentucky's Wilderness Road Council to help build stronger communities through service, education, and empowerment.

Congratulations to Skylar Bowman on this well-deserved recognition—and to all the inspiring Girl Scouts making a difference every day.



KEENELAND Scholarship Presentation

UK Credit Union is proud to continue a meaningful tradition in partnership with Keeneland by awarding the Keeneland Employee Scholarship to two outstanding recipients.

Grayson Casey and Nathan Pasley were each awarded \$2,000 to support the higher education path of their choosing, helping them take the next step

toward their future goals. This scholarship reflects our shared commitment to investing in individuals as they pursue their ambitions and build bright futures.

We're grateful to partner with Keeneland in supporting opportunities like these that make a lasting impact.

Congratulations to Grayson and Nathan on this well-deserved achievement.





SNAPSHOTS OF COMMUNITY

Moments That Matter

WOMEN BUILD²⁰²⁶

Building Homes, Building Stronger Communities

Over the course of several months, UK Credit Union employees came together to support Lexington Habitat for Humanity's Women Build initiative, helping make the dream of homeownership a reality for Ronnesia and her family.

More than 50 women from across the Credit Union volunteered their time, energy, and skills throughout the build, demonstrating the power of teamwork and a shared commitment to strengthening the communities we serve. During the home dedication ceremony, UK Credit Union President & CEO Ryan Ross had the honor of presenting Ronnesia and her family with the keys to their new home—a truly special moment that celebrated the impact of everyone who helped make this dream possible.

We're grateful to Lexington Habitat for Humanity, our employees, and everyone who played a role in bringing this home to life.



SHRED DAY

TWO trucks. TWO tons. One incredible community. Our recent Shred Day with Greenway Shredding & Recycling was a huge success!

Thanks to the support of our members and the hard work of our amazing volunteers, we safely and securely disposed of two full trucks—totaling TWO tons—of sensitive documents.

We're so grateful to our volunteers who kept everything running smoothly and showed up in a big way for our members. Protecting your personal information and serving your best interests will always be at the heart of what we do.



GOING ALL IN FOR OUR MEMBERS ^{AND} EACH OTHER

Our commitment to going all in—every day, for every member and for one another—continues to set us apart. This past year, we were honored to receive recognition at the state and national levels, reinforcing what matters most to us: delivering exceptional service, building meaningful relationships, and fostering a workplace where our team can thrive. These accolades aren't just awards. They're a reflection of the trust our members place in us and the dedication our employees bring to every interaction.



UK Credit Union Earns Forbes Best-in-State Honor for Third Consecutive Year

We're proud to share that UK Credit Union has once again been recognized as a Forbes Best-in-State Credit Union—marking our third consecutive year receiving this honor.

"Since 1937, we've had one job — serve Kentucky. Forbes has now recognized us as the best in the state three years in a row, and while we're proud of that, we don't take it for granted," said Ryan Ross, President & CEO of UK Credit Union. "Our members deserve nothing less than our very best—and they're going to keep getting it."

Thank you for being part of what makes UK Credit Union a Kentucky original!



Another year. Another Best Places to Work award.

UK Credit Union is proud to announce it has been named a **Best Place to Work for the second consecutive year**, an honor presented by the Kentucky Chamber of Commerce, Kentucky Society for Human Resource Management (KY SHRM), and CHI Saint Joseph Health.

This recognition reflects the Credit Union's ongoing commitment to fostering a positive workplace culture, supporting professional growth, and empowering employees to thrive. "This award isn't just about our workplace—it's about the ripple effect our team has in the communities we serve," said President and CEO, Ryan Ross. "When our employees are engaged and thriving, it translates directly into the exceptional experiences and support we provide to our members every day."



UK Credit Union believes that creating an environment where employees feel valued and supported is the foundation for providing outstanding service to members. From professional development opportunities to a culture of recognition and teamwork, the Credit Union prioritizes initiatives that strengthen both its team and the community.

INVESTING IN WOMEN



Empowering Women Through Financial Education

On June 9, UK Credit Union hosted its Investing in Women seminar—an inspiring evening dedicated to helping women feel more informed, confident, and empowered when it comes to investing and planning for the future.

Attendees heard from UKCU Investment Services Financial Advisor Hannah Easterling, who led an engaging and insightful conversation on building knowledge and confidence around financial decision-making. The event also provided an opportunity for connection, conversation, and shared learning among those in attendance.

We're grateful to everyone who joined us and helped make the evening so meaningful. Opportunities like this reflect our commitment to creating spaces where our community can learn, grow, and support one another.



Supporting the Next Generation of Women Leaders

On March 25, UK Credit Union was proud to serve as the presenting sponsor of the Junior Achievement of the Bluegrass Miss Business event, welcoming more than 80 young women for a day of learning, connection, and inspiration.

This impactful workshop empowers participants to design their own career and life paths through professional development activities, networking opportunities, and mentorship. Throughout the day, attendees gained valuable insights and built confidence as they explored their future possibilities.

Several of our team members volunteered their time to mentor participants and share their own career journeys—offering guidance, encouragement, and real-world perspective.

We're honored to support experiences like this that help shape the next generation of leaders and strengthen our community.



FOR ALL Y'ALL

For All Y'all Means More Ways to Join

At UK Credit Union, we believe everyone deserves access to a financial partner that puts people first. That's why we've continued to highlight the many ways Kentuckians can become members—from where you live and work to the organizations you're connected with and the communities you call home.

With six different paths to membership, we're proud to show more people across the Commonwealth that UK Credit Union is here For All Y'all.

Of course, there are still a few exceptions. (Sorry, Christian Laettner.) But for the rest of Kentucky, we're working to make it easier than ever to discover your path to membership and experience the difference of a Credit Union that answers to its members—not shareholders.



DID UK CREDIT UNION GET A NEW NAME?

Did UK Credit Union get a new name?

Yep! Well... kind of. We're now **UK Credit Union** instead of **University of Kentucky Federal Credit Union**.

Why?

Because "University of Kentucky Federal Credit Union" is a mouthful. UK Credit Union is easier to read, easier to say, and a whole lot easier to fit on a sign.

Are you still federally insured?

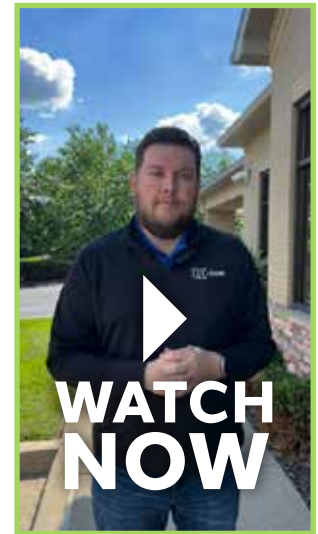
Absolutely. Even though "Federal" is no longer in our name, your deposits are still federally insured by the NCUA.

What about account insurance?

Still covered. Your deposits remain federally insured up to \$250,000 by the NCUA, with further coverage of \$100,000 through Excess Share Insurance.

So what's actually changed?

The name got shorter. That's pretty much it. Same people. Same service. Same commitment to helping our members get ahead—and stay ahead. Just a little less "Federal" to say.



THE LATEST FROM THE MINDFUL MONEY PODCAST

We celebrated National Homeownership Month with REACH KY as we dived into an inspiring conversation about turning the dream of homeownership into a reality.

In this episode of the Mindful Money Podcast, Elisa Cooley, Executive Director at REACH, shares powerful insights on overcoming barriers to homeownership and reveals how owning a home may be more within reach than you ever imagined — no matter your background, financial situation, or where you call home.

Whether you're ready to buy now or just starting to explore the possibilities, this is a conversation you won't want to miss.



CHECK IT OUT HERE!



CHECK IT OUT HERE!

Scams are evolving, and younger audiences are being targeted.

We are seeing schemes aimed at individuals as young as 12 to 15, where fraudsters ask for payment in exchange for using their profile pictures. It might seem harmless at first, but it can quickly turn into a bigger financial risk.

In this episode of the Mindful Money Podcast, UK Credit Union's fraud prevention experts Jamiel Miller-Dunn and Jordan Imlay break down this emerging trend and share practical tips to help you stay protected.

