

2019

Community Investment Report



Preston



Welcome to the Delta Community Credit Union 2019 Community Investment Report

I am pleased to report that in 2019, our outreach benefited thousands of men, women and children, both in the metro Atlanta area and our out-of-state branch locations. We touched many lives in a variety of ways.

Our accomplishments:

- The investment of more than **\$850,000** in our community through donations, grants and sponsorships
- Philanthropic Fund granted **\$100,000** to **24** Atlanta-area charitable organizations to support **90,000** individuals and families
- Provided **\$30,000** in academic scholarships
- **237** free Financial Education Center workshops conducted for **4,800** attendees on more than **20** financial topics
- Nearly **300** employees volunteered **1,600** hours for charitable organizations and events
- Supported Science, Technology, Engineering, Arts and Mathematics (STEAM) programming for middle and high school students across metro Atlanta
- Recipient of the Georgia Credit Union Affiliates and Credit Union National Association Desjardins Award for our Adult and Youth Financial Education Programs

At Delta Community, we are proud of what we accomplished this year. As we celebrate our 80th anniversary in 2020, we look forward to the opportunities we will encounter in new communities throughout metro Atlanta. We know that helping the community is a continuous journey and not a destination you can ever fully reach.

We hope you will join us on that journey.



Jai A. Rogers
Vice President, Business &
Community Development

This Year's Accomplishments



More than
\$850,000
invested through
grants and donations



90,000
individuals and families
supported through the
Philanthropic Fund



\$100,000
granted to charitable
organizations in Atlanta



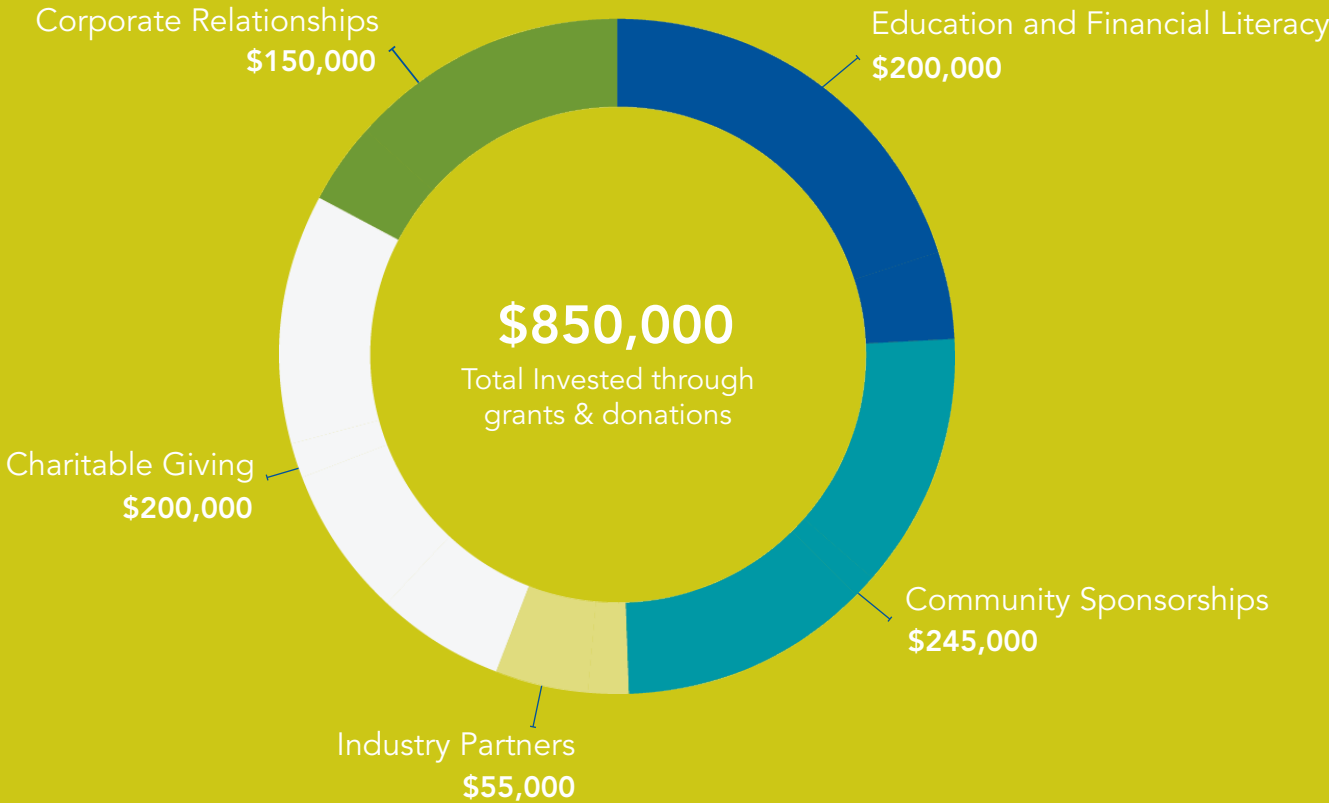
Nearly **300**
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1,600 hours for
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\$30,000
provided in academic
scholarships



237
free Financial Education
Center workshops held for
4,800 attendees





“We believe that, in the long run, the investments we make now in the areas where we operate and where our members and employees live and work will lead to healthier, more financially stable individuals, families and communities. When communities are in good shape, we all benefit—and helping others is always the right thing to do.”

Hank Halter

A Special Message

From Chief Executive Officer, Hank Halter

Dear Members and Friends,

As a not-for-profit, community-based institution, Delta Community believes it's our corporate responsibility to invest in the communities we serve. After all, community is in our name, and we are devoted to making sure our members have the resources they need to live healthy financial lives. We can only thrive and grow if our communities prosper as well.

2019 was a record year for Delta Community in terms of our community support, and the stories that are told in this year's Community Investment Report are a reflection of the high value we place on ensuring that our communities—and the people in them—do well. I'm very proud of what we accomplished as we continued to expand our involvement in the metro Atlanta area.

We think the best way to strengthen local communities is through a range of activities that include volunteer efforts, financial support, and education. While we help others, we will maintain our firm commitment to provide our Delta Community members, colleagues and neighbors with better value, honest advice and personalized care in their financial services.

We are always striving to do more for our members and the communities where they live and work.

Thank you for being a part of Delta Community Credit Union.

Sincerely,

A handwritten signature in black ink that reads "Hal".

Hank Halter
Chief Executive Officer

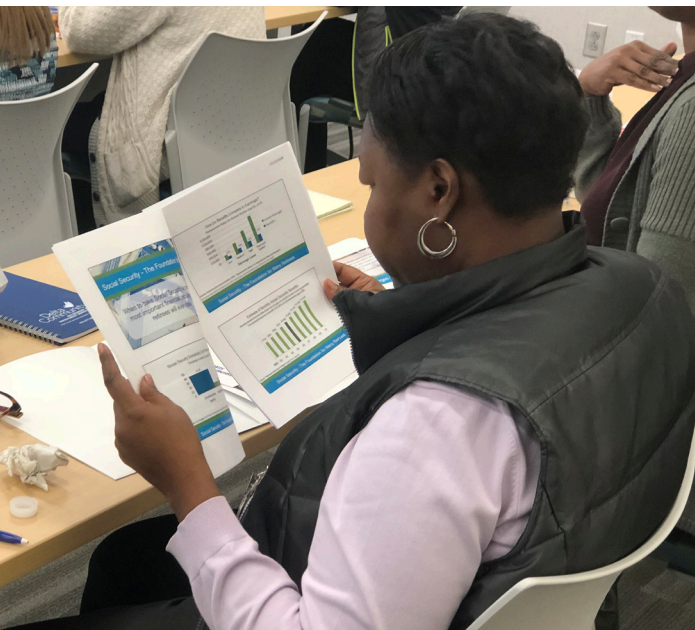


Financial Education Center

Empowering our members to build confidence in their financial decisions

At Delta Community, we are in the business of helping people get more out of their finances throughout their lives. We focus on offering trusted advice and better value on the financial services people use every day. Our award-winning Financial Education Center (FEC) enables us to put the needs of our members first, ask about their long-term goals and take pride in helping them make smart decisions that meet their unique situations.

This comprehensive financial education program is the only one of its kind for credit union members in metro Atlanta. It provides an array of free on-site workshops, online courses, live webinars and other resources, designed and facilitated by Delta Community professionals or offered in partnership with BALANCE, a not-for-profit consumer credit counseling provider.



4,800

FEC workshop attendees

679

BALANCE webinar attendees

237

Workshops (local branches, schools, businesses and non-profit organizations)

2,040

Members contacted BALANCE for Credit Report, Home Buying, Debt Management, Budgets and Student Loans

90%

Overall satisfaction rating

137

Delta Community members scheduled BALANCE appointments with financial counselors

24

BALANCE webinars

2019 Desjardins Awards:

Georgia Credit Union Affiliates

- 1st Place Youth Financial Education
- 1st Place Adult Financial Education

Credit Union National Association

- 2nd Place Youth Financial Education



2019 Results:

38

Company FEC workshops

626

Company employee attendees

Working Well

Financial Wellness in the Workplace

The Financial Education Center helps our corporate partners embrace the notion that teaching employees the importance of financial education can have a direct impact on work performance. To strengthen relationships with existing companies, Delta Community offered Financial Wellness as an employee benefit. We positioned our platform as a resource to help equip employees with the necessary tools to achieve their financial goals. With our new approach, many corporate partners have invited our teams onsite to conduct monthly Financial Education Center Lunch & Learns.

"Great speaker, very informative, and kept the presentation exciting. Always glad to hear from Delta Community."

*Planning for Money Milestones
United Radio*

"Great presentation. Lasting financial tools provided for building financial security."

*Psychology of Spending
Southeasterns, Inc.*

"This was a very helpful seminar. I would love to attend more if offered."

*10 Steps to Financial Freedom
Spelman College*

Financial Education pays off for Delta Community member

Delta Community member Christie Martin was awarded the \$1,000 top prize in a random drawing by BALANCE. Christie completed a series of online courses and was automatically entered in the BALANCE Webinar For the Win Contest.

Delta Community commends Christie and our members for taking advantage of the many free financial education opportunities offered through our Financial Education Center.

"I decided to take part in the Delta Community webinar series because there were items of interest to me that I knew I needed to know more about in order to adequately plan for my future. The topics were very educational and I learned a good bit that was immediately put into practice. If you have a schedule that is time constrained, I highly recommend the webinar platform.

Delta Community offering the webinar series has helped me with learning about certain pieces of my financial situation that I really did not know was important. The topics that are covered can really spread across many different situations which makes it super educational."



Christie Martin, Delta Community Member

Helping Others Through Our Scholarship Program

is always a smart investment

Now in its 14th year, our Scholarship Awards Program annually awards three top prizes of \$5,000 and two secondary awards of \$2,500 to scholarship applicants. Winning applications are based on academic achievement, community service and submission of an essay with a topic selected by Delta Community. In addition, Delta Community offers \$10,000 annually in scholarships specifically for students attending Historically Black Colleges or Universities (HBCUs).

In 2019, 425 students submitted applications online, which were first reviewed and narrowed down by a panel of professional educators. After additional review and thorough discussion, a diverse committee of Delta Community employees ultimately chose the five winning scholars from the final pool of 25.

Because of our 2019 Scholarship Awards Program, five students from high schools across metro Atlanta began college last fall with additional funds to help them achieve their academic and career goals.



2019 Scholarship Program Recipients

Rachel Henderson, Zora McKoy, Julian Woods, Victoria Ayodele, Maggie Robinson (not pictured)

Also pictured left to right without award certificates: Chief Risk Officer Bill Buchanan, VP, Business and Community Development Jai Rogers and Chief Operating Officer Matthew Shepherd.

Scholar Spotlight with Julian Woods

BIG plans and a BRIGHT future



"My first semester at North Carolina A&T State University was excellent. I am an English major concentrating in Secondary Education. I currently have a 4.0 GPA and earned a place on the Chancellor's List. My best college experience thus far was running and campaigning for a Student Government Association Senate position. I won that election for Senate, and I have been involved in advocating for and solving the challenges that students in the College of Arts, Humanities and Social Sciences and the overall student body face.

I have an exciting internship planned for summer 2020. I have made it to the final round of interviews with Comcast NBCUniversal to serve as a Government Affairs Intern. This scholarship has assisted in my education by providing me with the financial resources to succeed. The burden of unnecessary stress of student loan debt has been lifted due to this credit union's investment in me. I am forever grateful for the scholarship committee and the credit union as a whole for providing this scholarship opportunity and selecting me as a recipient."

Julian Woods, 2019 Scholarship Program Recipient

HBCU Scholarship



557 applicants



4 winning scholars


Scholarship Program




425 applicants



5 winning scholars



Supporting STE(A)M education in our schools and communities throughout metro Atlanta



Science ATL 2019 results:

3,088

Students engaged in STEAM activities

23

Chief Science Officers

15

Action plans

“Tomorrow’s challenges will need leaders who can rally team members, develop creative solutions, and share the best ideas with others. That’s why Science ATL is investing in youth by empowering students to become Chief Science Officers with the skills and opportunity to change the world. STEAM education programs like ours lead to changemakers who are prepared to address tomorrow’s challenges.”

Jordan Rose, Executive Co-Director, Science ATL





Shown third from the left is Tim Mitchell, Chief Information Officer and 2019 Chief Science Officers (CSOs)

Launching Students to Success

Our Schools Program is dedicated to educating students about personal finance. We offer educational resources to metro Atlanta teachers and year-round, in-person classroom presentations.

Delta Community passionately believes in supporting schools and organizations that prepare students for careers in science, technology, engineering, arts and mathematics (STEAM). In 2019 our efforts included proudly supporting the Atlanta Science Festival and hosting a 2019 Chief Science Officers (CSOs) cabinet meeting.

Delta Community's Chief Information Officer, Tim Mitchell, opened the session and discussed the technology behind our banking system. The students also visited the Vinings branch, where they learned more about banking on the retail level.

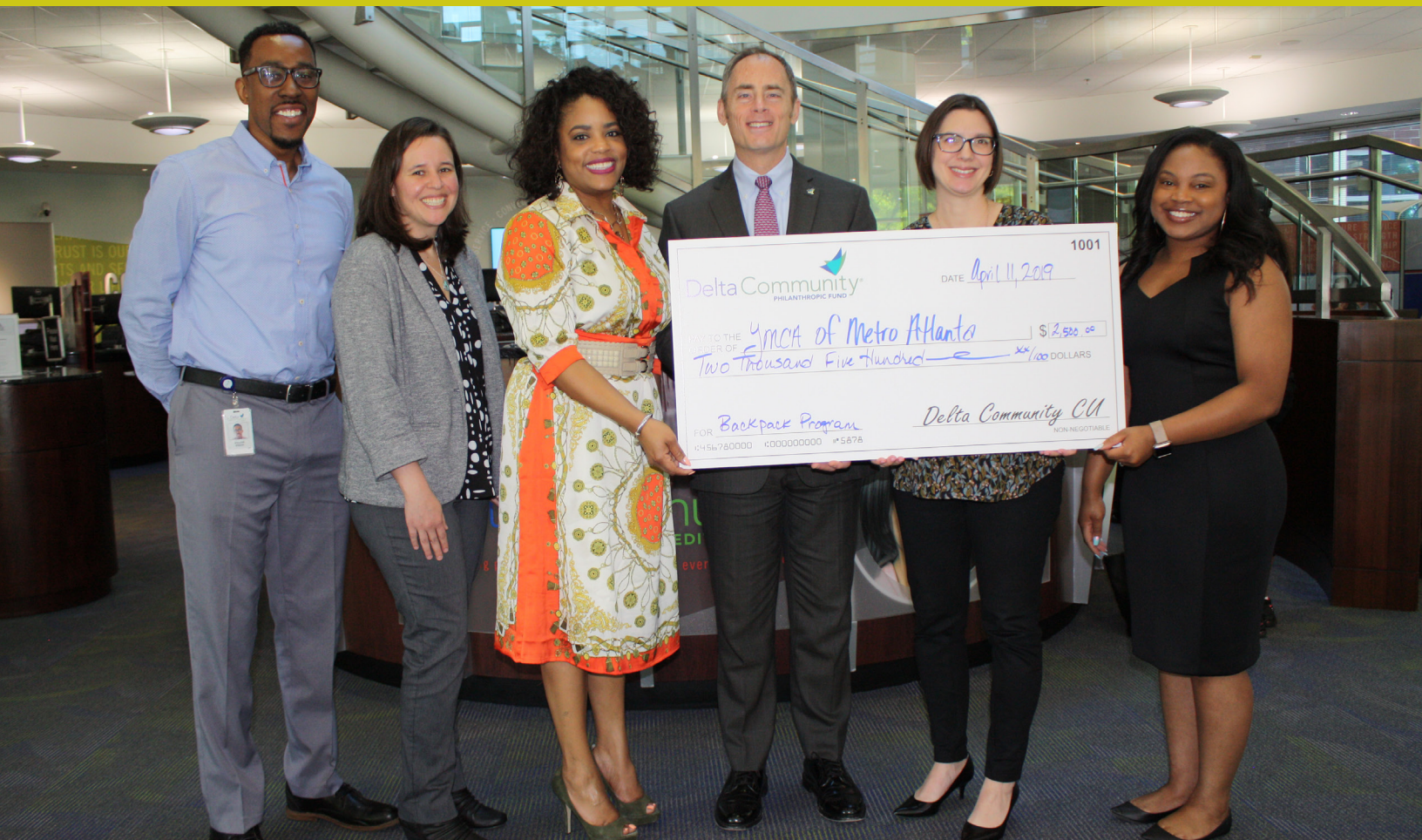
Georgia CSOs are part of a STEAM leadership development program for 22 middle and high school students across 11 metro Atlanta schools. CSOs are elected to represent their schools and tasked with building STEAM communities on their campuses. They also meet with legislators, school board members and policymakers to advocate for STEAM education and workforce development.

66
School financial literacy workshops

1,760
Student attendees

2019 PHILANTHROPIC FUND RECIPIENTS

Atlanta Children's Shelter, Inc.	Martin Luther King Sr. Community Resources Collaborative	The Auditory-Verbal Center, Inc.
Bridging the Gap Community Outreach	Meals on Wheels Atlanta	The Good Samaritan Health Center of Gwinnett
Carrie Steele-Pitts Home, Inc.	Odyssey Family Counseling Center	The Hudgens Center for Art & Learning
Center for Black Women's Wellness	Partnership Against Domestic Violence	The Link Counseling Center
ChildrenConnect Museum	Reved Up Kids, Inc.	Whitefoord, Inc.
Hands of Hope Clinic	Street Grace, Inc.	X3 Foundation, Inc.
Helping Every Loving Parent (H.E.L.P.)	Sunshine on a Ranney Day	YMCA of Metro Atlanta
Horizons at Woodward Academy	TechBridge	
Kidz2leaders		



Pictured from left to right: Delta Community Development Representative William Wesley, Committee Member Carime Stamm, Community Development Manager Reina Short, Chief Executive Officer Hank Halter, YMCA of Metro Atlanta Representative Tina Jones and Delta Community Development Representative Charaun Little.

Bridging the Gap is an excellent example of the 24 deserving organizations assisted by financial donations from Delta Community's 2019 Philanthropic Fund. Bridging the Gap's mission is to provide assistance to hungry, homeless and hurting people.

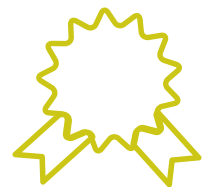
The good work of organizations such as Bridging the Gap enriches the effect of Delta Community's charitable giving, allowing its funds to benefit hundreds — and sometimes even thousands — of lives in the community.



425 applicants



11 employees served on the
Philanthropic Fund Committee



24 grantees



"For many of the children coming into the Summer Lunch Program, they often come alone. And for most, this is the only structured interaction with a meal. One young boy, who was new to the area didn't know anyone and began coming to Bridging the Gap's Summer Lunch Program for a daily meal. He then became a helper, keeping volunteers and site managers abreast of their daily schedules. By the end of the summer, he had made friends with his peers and became a helper at his location. The meal was important to his day, but the support of caring adults in a safe place was also key for him to integrate into his new surroundings."

Kelli Yeager Nelson, Executive Director, Bridging the Gap

Making Time to Help

Community is in our name and we are committed to making a difference where we live and work.

**NEARLY
300**
employees
volunteered
over
**1,600
HOURS**

Hundreds of Delta Community employees generously give their time to benefit numerous charitable groups in the metro Atlanta area. Just a few of the organizations and events they volunteered for include Meals on Wheels Atlanta, Atlanta Science Festival, Stuff the Bus, Junior Achievement, Taste of Alpharetta, Cobb County's Woodstock, the United Way Shoebox Project, Snellville Days, Decatur Summer in the City, Children's Healthcare of Atlanta (CHOA) Patient Parties and the Sandy Springs Heritage Festival.



Delta Community employees preparing meals for seniors at Meals on Wheels Atlanta

Our People. Our Purpose. Our Passion.

How volunteerism is making an impact on one employee

Delta Community Graphic Designer Swati Parihar is representative of our many employees who volunteer their time to support a number of worthy charitable causes and groups throughout the year. A native of India, a citizen of Australia, and a valued member of our Marketing Department, Swati donated almost 16 hours (both during and after work and on weekends) to help with different community events, many of which receive annual support from us.

Q&A

Why is volunteering important to you?

I am passionate about serving my community; it gives me a sense of purpose in my life. Giving back to the community brings a feeling of contentment in me. I feel doing my share will help in making the world a better place.

How does volunteering impact your life and those of others?

I love volunteering for Children's Healthcare of Atlanta Patient Parties. When I see children enjoying doing arts and crafts, even amidst difficult circumstances, it motivates me and gives me strength. If they can do it, then why can't I face a tough time in my life with a smile?

Why is it important that Delta Community offer volunteer opportunities?

I moved from Orlando to Atlanta, and I didn't know where to start supporting the community, and our volunteer opportunities enabled me to connect with the community. Delta Community has so many volunteer opportunities that I don't have to go out and look for anything. I feel privileged to be a part of an organization which demonstrates social responsibility by helping its community.



| Swati Parihar waving, front left



COMMUNITY INVOLVED

 facebook.com/DeltaCommunity

 [@DeltaCommunity](https://twitter.com/DeltaCommunity)

 [@DeltaCommunity](https://instagram.com/DeltaCommunity)

 DeltaCommunityCU.com

 800-544-3328

To learn more about our ongoing support of the communities we serve, please visit DeltaCommunityCU.com/Community, call 404-677-4786, or email Business.Development@DeltaCommunityCU.com



NCUA

This credit union is federally insured by the National Credit Union Administration.