



1610 Eglin Street • Hanscom AFB, MA 01731 • 800.656.4328 • www.hfcu.org

December 2018

Dear Member Owner,

As 2018 draws to a close, I am filled with much gratitude and happiness when I think of the accomplishments Hanscom Federal Credit Union achieved this year. I am also reminded that this is possible because of loyal members like you, who put their faith and trust in us. This has been a year marked by growth, achievement, and community-building for Hanscom FCU. Highlights include:

- The opening of our Operations Center in Littleton, MA, where over 125 employees now call home. We also opened a full-service branch in the lobby of our new building to better serve our members who live on the I-495 corridor.
- Our 21st branch opening at the Coast Guard Base Boston, serving military, civilian, and family members who have base access.
- Being named Air Force Credit Union of the Year, an accolade given to us by the Associate Deputy Assistant Secretary for Financial Operations, Office of the Assistant Secretary of the Air Force for Financial Management.
- National recognition by *Kiplinger's Personal Finance* magazine as the Best Credit Union in America in 2018 that anyone can join.
- Development of products such as Free Kasasa Cash[®] and Kasasa Cash Back[®] checking accounts, a 100% financed first-time homebuyer program, a Home Equity Conversion Mortgage loan, a 19-month certificate account special, and a CASH + REWARDS World Mastercard[®].
- Continued charitable support through the Hanscom FCU Charitable Foundation. The tremendous work of the Foundation this year included collecting books for homeless children; raising \$40,000 to benefit Boston Children's Hospital through our annual Boston Marathon campaign; building beds for the Massachusetts Coalition for the Homeless; preparing meals for veterans' families at Fisher House Boston; and volunteering at the Burlington Food Pantry. The Foundation was also named Presenting Sponsor of Home Base's *Mission: Gratitude* gala, which raised millions of dollars to help heal the invisible wounds of war for veterans and their families.

In August, I had the great privilege of being inducted into the Defense Credit Union Council Hall of Honor, an award that recognizes credit union leaders, volunteers, and employees whose support of the credit union movement epitomizes the philosophy of "Serving Those Who Serve Our Country." And while I'm proud that my tenure at Hanscom FCU is worthy of such an accolade, the highlight of my career has been serving as your Chairman and guiding Hanscom FCU to what it is today: a robust financial institution that remains loyal to its ideal of **People Helping People**.

On behalf of our Board of Directors and the employees of Hanscom Federal Credit Union, I wish you a joyous holiday season and a 2019 filled with good health, prosperity, and lots of good cheer!

Sincerely,

A handwritten signature in black ink that reads "Paul J. Marotta". The signature is fluid and cursive, with the first name "Paul" and last name "Marotta" clearly legible.

Paul J. Marotta
Chairman of the Board

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