



3Rivers Federal Credit Union

80 YEARS OF

Commitment

3RIVERS[®]



Helping people understand money matters every day.

For eighty years, 3Rivers Federal Credit Union has been dedicated to empowering our community with 24/7 state-of-the-art mobile technology, tools, service, and education for its money matters. 3Rivers is an industry leader with a solid track record, which is a continuing result of our mission: Helping people understand money matters every day.

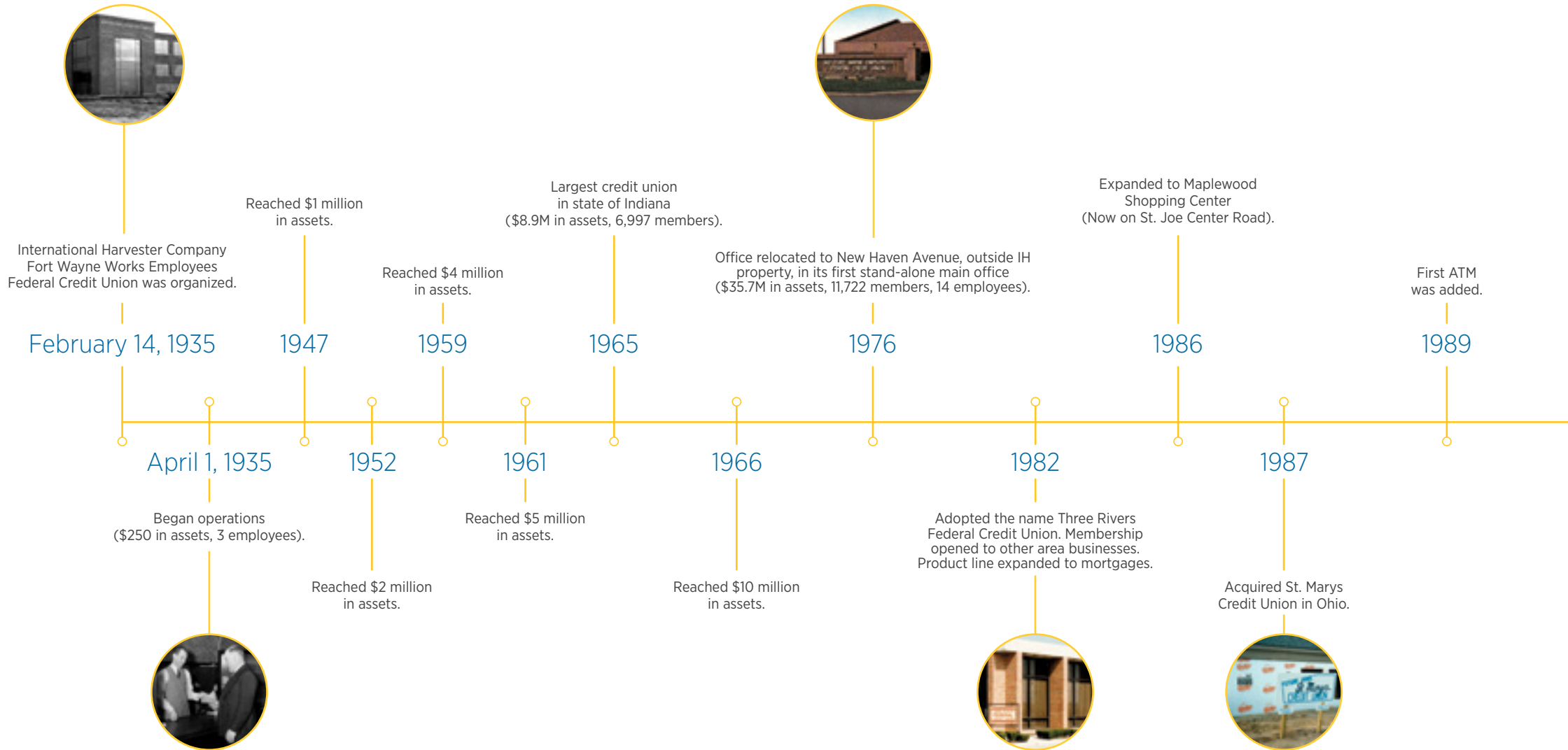
*It's **easy** to become a member at 3Rivers.* Simply live, work, or volunteer in the Indiana counties of Adams, Allen, DeKalb, Huntington, Noble, Wells, or Whitley, or the Ohio counties of Auglaize or Van Wert.

We understand your busy lifestyle, and we take great effort to make it easy and convenient to bank with us — wherever you are. Not only do we have 17 branches in northeast Indiana and northwest Ohio, our Shared Branch Network gives you access to thousands of branches all over the nation — and even some internationally. And of course, we're always available online and on your mobile device to provide solutions to your money matters.

***Over 70,000 members** experience the meaningful relationships 3Rivers creates through **personalized** and **simple solutions**.*

With a diverse product line, including mortgages, business services, 529 College Savings Plans, 401(k) plans, and retirement planning, 3Rivers is a trusted financial partner in life and in business at any age or life stage.

Looking back on 80



years of achievement.



Became first federally chartered credit union in Indiana to be designated by the National Credit Union Administration (NCUA) as a Community Development Credit Union (CDCU), allowing Three Rivers Federal Credit Union to offer membership to an underserved area of Fort Wayne.

1996



Community charter expansion announced, allowing anyone who lives, works or volunteers in the Indiana counties of Adams, Allen, DeKalb, Huntington, Noble, Wells, and Whitley to become a member of 3Rivers.

2005

Scott's Coventry became the first credit union branch to join the Credit Union Service Center Shared Branch Network, allowing participating members to conduct financial transactions there as if they were at their own credit union.

2000

Reached \$673.3 million in assets with 232 employees.

2012

In celebration of the 80th anniversary, the 3Rivers Credit Union Foundation was formed.

2015

Early 1990s

New corporate office opened at Northland Boulevard. Branches opened in Bluffton and Kendallville.



1999

7 branches expanded. The new branches were the first in-store credit unions in the state of Indiana and set a precedent by operating with extended weeknight hours and weekends.

2003

Reached \$400 million in assets with 190 employees.

2010

Two branches became LEED-certified: Dupont and West Jefferson.

2013

Northland expansion completed. Don Cates named President/CEO.



HISTORY

3Rivers Federal Credit Union has an eighty-year history of leading the charge in Indiana as one of the top financial institutions in the state. Never content to simply exist, we're an organization of firsts.

1935 to 1976

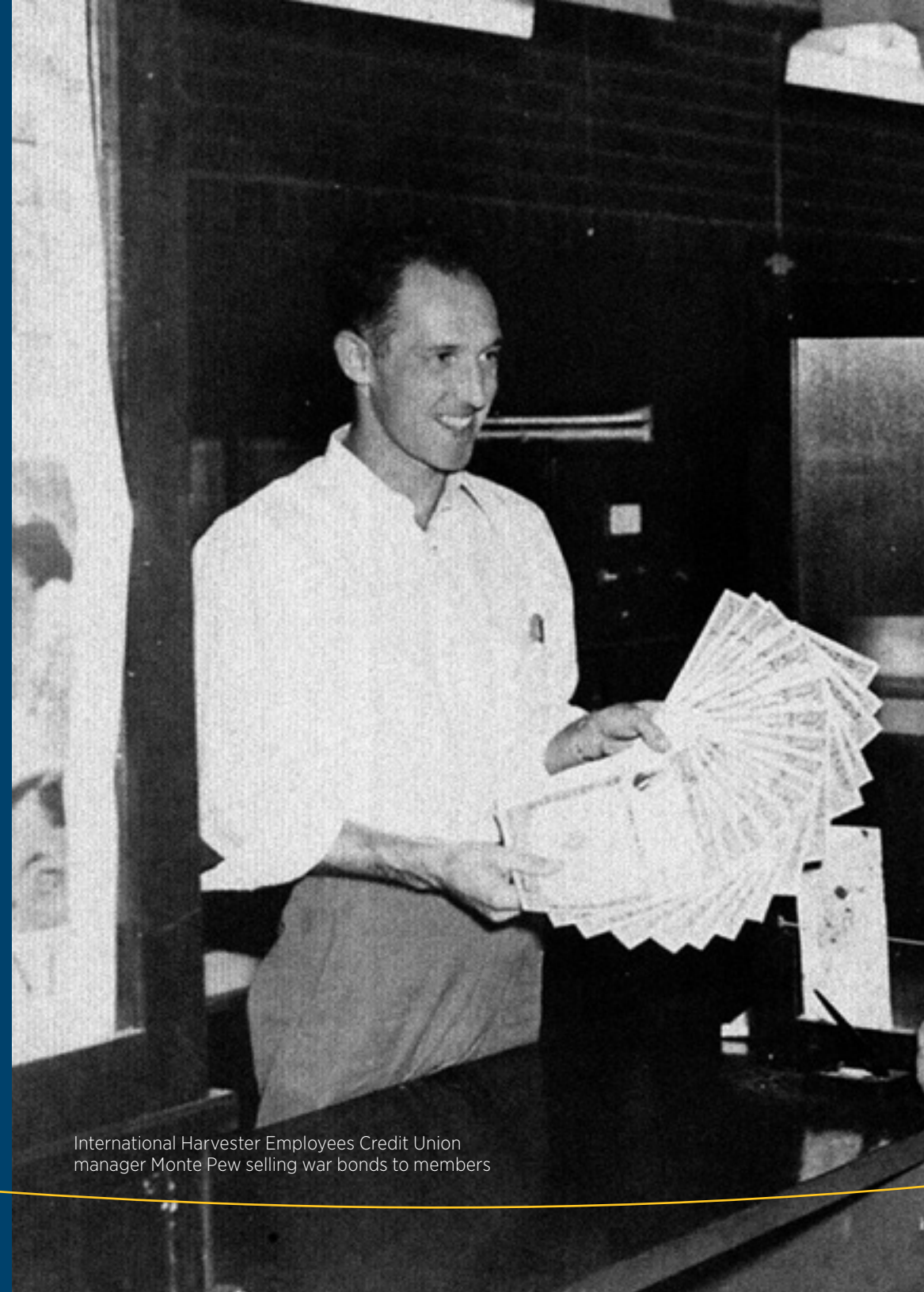
On February 14, 1935, the International Harvester Company Fort Wayne Works Employees Federal Credit Union was organized. With assets of \$250, it employed three individuals and was housed in the International Harvester Company office on Pontiac Street and Bueter Road.

The credit union began operations on April 1. By the end of that first month, we had \$797.29 in assets, \$676.00 in loans, and 483 members. Within two months, the credit union had grown to \$9,357.41 in assets, \$8,376.20 in loans, and 1,027 members.

It took the credit union twelve years to reach \$1 million in assets (1947), but the country's growing prosperity was evident. We gained \$1 million every 3.5 years on average until 1961 (\$2 million in 1952, \$3 million in 1955, \$4 million in 1959, and \$5 million in 1961). By June 1965, the International Harvester Company Fort Wayne Works Employees Federal Credit Union was the largest credit union in the state of Indiana with \$8,942,000 in assets and 6,997 members.

*We haven't stopped **growing** since.*

In 1976, the credit union headquarters relocated to New Haven Avenue outside International Harvester property. The credit union served 11,722 members with \$35,746,798 in assets and fourteen employees.



International Harvester Employees Credit Union manager Monte Pew selling war bonds to members

1982 to 1989

The 1980s saw difficult times for the area, and the credit union was forced to make some tough decisions to remain a trusted source of financial stability for our members and the community. In 1982, credit union management adopted the name of Three Rivers Federal Credit Union, solidifying our commitment to this region. The field of membership was opened to other area businesses that were without the benefit of credit union services.

In 1986, 3Rivers expanded into Maplewood Shopping Center and acquired the St. Marys Credit Union in St. Marys, Ohio, the following year. The credit union's first Automatic Teller Machine (ATM) or "OWL machines" were added in 1989.

1990 to 1999

In the early 1990s, the credit union continued expansion by opening a new corporate office at Northland Boulevard as well as branches in Bluffton and Kendallville.

*But it wasn't enough just to **expand.***

The management team at 3Rivers understood the importance of giving back to the community that had embraced it. In August 1996, 3Rivers became the first federally chartered credit union in Indiana to be designated by the National Credit Union Administration (NCUA) with a Community Development Credit Union (CDCU) charter expansion. This allowed 3Rivers to offer membership to an underserved area of Fort Wayne. The area was expanded in December 2002.





1997 Penny Carnival

Never content to simply exist, we're an organization of firsts.

1999 to 2007

In April 1999, 3Rivers' growth exploded with the simultaneous expansion of seven branches and ATMs into area Scott's Food and Pharmacy Stores (now Kroger). The new branches were the first in-store credit unions in the state of Indiana and set a precedent by offering weekend and extended weeknight hours. The Scott's Georgetown branch followed in November 2000.

One in-store branch became a Credit Union Service Center Shared Branch Outlet in November 2000, another first within the state of Indiana. Under this operation method, members of participating credit unions could conduct their financial transactions as if they were at their own credit union. Likewise, 3Rivers members could receive nationwide (and some international) service at thousands of participating credit union branch facilities, a benefit 3Rivers members continue to enjoy today. Other 3Rivers in-store branches were soon converted as well.

***3Rivers members can
receive nationwide
(and some international)
service at thousands
of participating credit
union branch facilities.***

1999 to 2007

Between 1985 and 2003, assets grew from \$65 million to over \$400 million. Select Employee Groups (SEGs) grew from 125 to approximately 800 with individual membership increasing from 15,000 to over 70,000. In 2003, the credit union staffed approximately 190 employees.

On May 10, 2004, it was announced that the National Credit Union Administration had granted 3Rivers Federal Credit Union a community charter expansion. Under this designation, anyone who lives, works, or volunteers in the Indiana counties of Adams, Allen, DeKalb, Huntington, Noble, Wells, or Whitley can become a member of 3Rivers.

By early 2007, 3Rivers represented more than \$400 million in assets. The credit union staffed approximately 200 employees while operating many branches and over 25 ATMs in Indiana and northwest Ohio. The rapid growth and expansion was part of the credit union's mission to be a full-service financial institution — or “The Financial Solutions Center” — for all current and future members.

HISTORY

2008 to 2013

In 2008, the worldwide economy took a severe hit. As the financial crisis hampered many other financial institutions, 3Rivers entered the time with a very strong financial statement and not only survived but grew significantly for our membership and our community during the period.

By 2012, 3Rivers had assets of more than \$673,291,350. We had 183 full-time employees and 44 part-time employees with several branch offices.

3Rivers offered a full-service website that allowed for true “banking from home” functionality. Users had the ability to apply for accounts, get account balance and history reports, transfer money between accounts, make bill payments, and more. They could also take advantage of a full array of loans including real estate, business, new and used car loans, and credit cards, all by applying on the website.

By 2013, we had renovated and expanded our headquarters (becoming the latest in 3Rivers’ LEED-certified facilities), revamped our website to make online banking even easier and more convenient for our members, named Don Cates as our President/CEO, and increased our offerings to be a truly full-service financial institution for both individuals and businesses.

Despite all of the changes, growth, and expansions that 3Rivers has experienced over the past 80 years, our basic operating philosophy and commitment to our membership remains unchanged:

Helping people understand money matters every day.





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3
RIVERS

FEDERAL CREDIT UNION

smile, you own it.



*3Rivers has been **committed to our community** since its inception in 1935.*

In 2015, we took our commitment to the community a step further. In addition to countless sponsorships and donations, we wanted to help provide the community with more services and unique ways to give back.

We dedicated 1,360 hours to community philanthropy on the President's Day holiday, and over 4,500 hours of volunteerism throughout the entire year.

Team members are encouraged and supported to serve non-profits in many capacities, including, volunteerism, providing financial literacy, and board service and leadership. 3Rivers team members are well-represented in a wide variety of non-profit organizations, including Big Brothers Big Sisters, The United Way, Women's Mentoring Network, Erin's House for Grieving Children, The Fort Wayne Ballet, and Young Leaders of Northeast Indiana (YLNI).

The 3Rivers Scholarship Program provided \$10,000 to members for their college education. Our three free community "Shred Days" saw 25 tons of documents shredded (the equivalent of 500,000 sheets of paper or 425 trees). This service aims to protect our community from rising identity theft threats.

As an organization, we invested over \$160,000 in community events, sponsorships, donations, and other acts of support all aimed at improving and enhancing lives in the region. We held two American Red Cross blood drives, donating 45 units of blood to save a potential 135 lives. Being a good steward of the community, environment, and education are at the very core of who we are.

*As a cooperative, we are dedicated to living the credit union philosophy of **people helping people.***

PRESENT

In today's increasingly digital world, education and technology play a big part at 3Rivers. In 2015, the credit union introduced ever-improving mobile banking and instant issue debit cards, and we led the way in the conversion to EMV chip technology – which is fast becoming the

3Rivers stepped up our efforts in educating incoming college students by offering “FAFSA Friday” workshops, giving students and parents one-on-one assistance filling out the extremely important Free Application for Federal Student Aid form.

facilities. We continue to become even more environmentally aware, In 2015, 3Rivers celebrated 80 years in the community by launching the 3Rivers Credit Union Foundation, providing over \$160,000 to area not-for-profit

The possibilities for the future are endless.

industry standard. EMV technology brings our members a higher level of security and protection.

Partnerships with TrueCar (to help make car-buying easier) and an online SWITCHkit (to help members transfer their accounts to 3Rivers) were two more initiatives that helped make members' lives easier.

We also created a series of “Start Here” guides for first-time home buyers, first-time auto buyers, and college students, including quizzes and quick guides to educate the public on understanding credit scores and credit reports, steps to take if you're in an auto accident, and more.

3Rivers' environmental responsibility isn't limited to our state-of-the-art LEED-certified

organizations. Employees also volunteered over 4,500 hours of their time to causes they believed in, including spending President's Day volunteering at area non-profit organizations.

As we close out our 80th anniversary year, we are excited about looking ahead to the next eighty years and beyond.



Artist: Robert Barnum

The image shows a modern building with a large '3RIVERS' logo on its facade. The logo is in a stylized, serif font with a wave-like underline. The building has a mix of light-colored panels and dark window frames. The sky is overcast with grey clouds. The entire image has a blue color overlay, and a white-bordered box is centered over the lower part of the building.

3RIVERS

3RIVERS®

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