

**MOORE WEST FEDERAL CREDIT UNION**  
2450 Washington Ave. Suite 180  
San Leandro, CA 94577

**STATE OF THE CREDIT UNION ADDRESS**  
**OCTOBER 18, 2021**

Welcome all,

We have endured a full year of the Pandemic.

With the hard work and dedication of Laura and staff, working off site and changing hours and days of operation, we were able to complete this year safely.

During the past year, the Credit Union improved its website and the members' ability to use online banking.

I am positive that we can meet any other challenges in the future, pertaining to the Pandemic.

We are still struggling with our goals or new membership. While the year of the Pandemic may have been a problem in this regard, this is a continuing challenge for our credit union.

We will continue to explore and work in every way possible to meet our goals. It has and will continue to be discussed in our Board meetings and Planning Sessions.

I would like to congratulate two staff members who had employment anniversaries this month. Brianne completed her second year with the credit union and Sandy completed her first year. Thanks to both of you for all you do.

Thank you to Laura who keeps this "ship" afloat. A lot of extra time and planning was needed to deal with a first of its kind crisis.

Thanks, as always, to my fellow board members and those of the Supervisor Committee. They are members, who with much time and work, do their best to keep our Credit Union strong.

Thank you,

Jim Miller  
President  
Board of Directors  
MOORE WEST FEDERAL CREDIT UNION