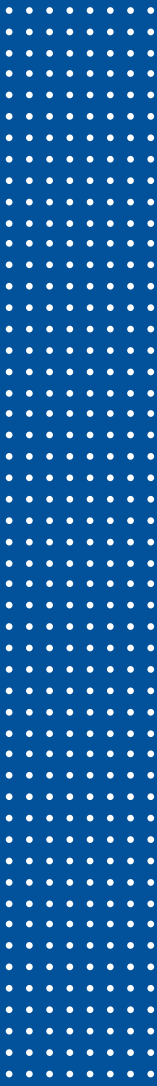




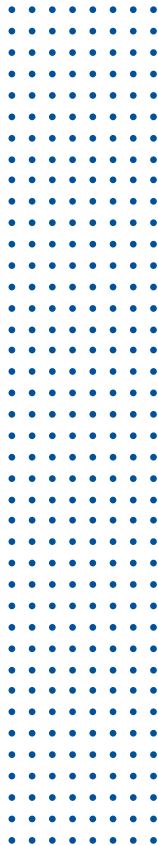
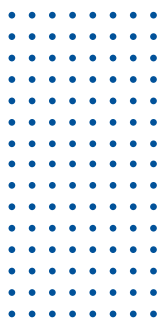
2022  
COMMUNITY  
INVESTMENT  
REPORT





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# WORKING TOGETHER AS WE STRIVE FOR EXCELLENCE

A message from the Vice President of  
Business & Community Development

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Thank you for opening up your doors to Delta Community Credit Union so that we could serve you, your colleagues and your families. 2022 was an impressive year of strengthening relationships with long-term community partners throughout metro Atlanta and assisting children and families who are doing their best to responsibly plan for their financial future.

Last year, our annual community investment of nearly \$925,000 was our largest on record and enabled teams to engage strategically with philanthropic fund recipients, school STEAM programs and financial education workshop attendees.

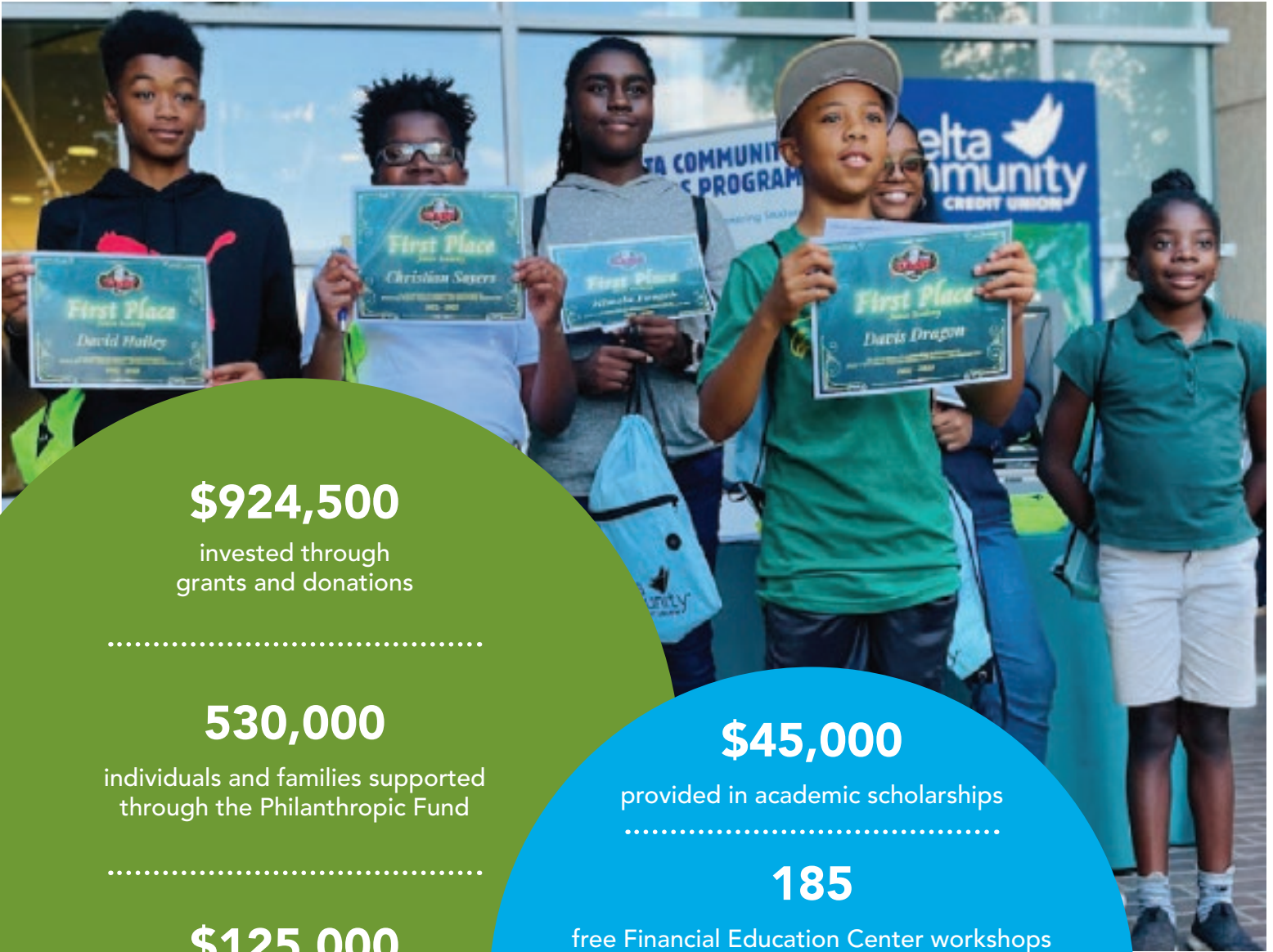
In this report, you can read about the exciting launch of our Executive Insights Series, which provided a platform for Delta Community leaders to share their thoughts about relevant topics in an ever-changing financial market. Our Financial Education Center received two first-place Desjardins Awards for Georgia Credit Unions and a second-place finish by the Credit Union National Association.

As we continue to expand into new markets, our goal is to engage with business and community organizations that align with our strategy to support education and the health and well-being of young people and their families.

There is nothing more heartwarming than receiving an email or letter from a student scholarship winner, workshop participant or non-profit executive leader expressing their appreciation of our programming and how we made a small impact in their lives. You are a part of the community and “Community” is in our name. Thank you for the opportunity to be a part of YOUR community.

Regards,

Jai Rogers



**\$924,500**

invested through grants and donations

**530,000**

individuals and families supported through the Philanthropic Fund

**\$125,000**

granted to 20 charitable organizations in Atlanta

**\$45,000**

provided in academic scholarships

**185**

free Financial Education Center workshops held for

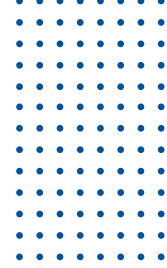
**8,145** attendees

**2 first-place CUNA Desjardins Awards**

in the categories of Adult and Youth Financial Education

# OUR 2022 ACCOMPLISHMENTS

BUILDING BETTER COMMUNITIES BY  
SUPPORTING NONPROFITS



# PHILANTHROPIC FUND PROGRAM

If our communities thrive, our members thrive and thus we thrive. This philosophy serves as the inspiration for our Philanthropic Fund. Throughout 2022, we distributed \$125,000 to 20 non-profit organizations committed to the health and well-being of young people, financial literacy, education and programs focused on science, technology, engineering, arts and mathematics (STEAM/STEM).

**\$125k**  
GRANTED

**20**  
NON-PROFIT  
ORGANIZATIONS

**530k**  
PEOPLE  
SERVED

## \$10,000 Awards



**Caring For Others, Inc.**  
A Human Services Organization



Urban League of  
Greater Atlanta



**KENNESAW STATE**  
UNIVERSITY



**CASA**  
Court Appointed Special Advocates  
FOR CHILDREN

## \$7,500 Awards



**COOLGIRLS**  
Inspiring girls to change their world

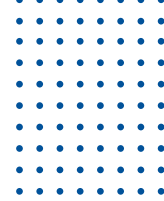


Inspiring youth to lead.



“ We are honored to receive funding that will support 21<sup>st</sup> Century Leaders’ newest STEM Leadership initiative across five high schools in metro Atlanta. The funding will support STEM + 21Clubs that focus on student-led service projects, leadership forums, teacher stipend support and leadership.”

- Kate Hewitt, Executive Director, 21<sup>st</sup> Century Leaders



“ Support from Delta Community Credit Union will positively impact the lives of our girls who need help; the teachers who already have a high volume of work; and parents who cannot afford supplemental education activity, like specialized tutoring. Our girls will receive empowerment boxes, which help girls feel confident (and strong enough) to make positive decisions that will not delay their goals or place them in a generational cycle of poverty.”

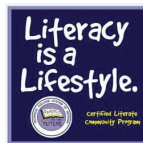
- Tanya Egins, Executive Director, Cool Girls, Inc.



## \$5,000 Awards



## \$2,500 Awards



Scottdale Early Learning



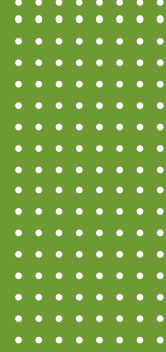
“ Delta Community's generous support helps build better lives for students in need throughout Georgia. A direct investment in student success, allows ODBI to coach at-risk students to overcome barriers to their education and well-being.”

- Michael Daly, President, Orange Duffel Bag Initiative



# PROPELLING STUDENTS TOWARDS SUCCESS

# SCHOLARSHIP PROGRAM



For the 17<sup>th</sup> year, Delta Community's Scholarship Program awarded five applicants a total of \$25,000 based on their academic achievement, community involvement and submission of an essay on this subject:

*With an understanding that financial literacy is an important subject often omitted from school curriculums across many grade levels, Delta Community Credit Union has developed a nationally recognized Financial Education Center, providing consumers of all ages with comprehensive knowledge of money, saving, banking, investing and more.*

*As you embark on your future, what personal finance knowledge or practices do you believe will be critical in reaching your collegiate and career goals?*

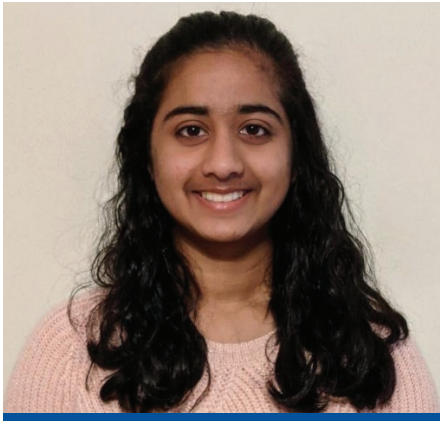
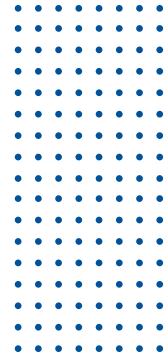
All scholarship applicants were also invited to attend our virtual Teens & Money Night and were provided financial tools to help prepare for their future, from basic money management to learning how to use credit wisely. By offering these free informative virtual workshops, our Financial Education Center's goal is to help these hopeful applicants prepare for life at college and start their path to financial independence.

“Delta Community's annual Scholarship Program underscores the value we place on financial literacy, which is key to empowering successful individuals, families and communities,” said Hank Halter, Chief Executive Officer. “We are excited to offer financial support to motivated students, so they may fully concentrate on their academic and career success.”



DELTA COMMUNITY CREDIT UNION  
2022 SCHOLARSHIP RECIPIENTS

# SCHOLARSHIP PROGRAM



**Arya Telang**

*Marietta, GA*

2022 Senior,  
Campbell High School

**Anticipated College:**

University of Georgia, Athens, GA

**Major:** International Affairs and  
Business

**Career Aspiration:** Communications



**Divine Madubike**

*Atlanta, GA*

Current Freshman,  
Mercer University, Macon, GA

**Major:** Law/Finance

**Career Aspiration:**  
International Lawyer



**Erik Tekenbroek**

*Marietta, GA*

2022 Senior,  
Johnson Ferry Christian Academy

**Anticipated College:**

Baylor University (Honors College),  
Waco, TX

**Major:** Finance

**Career Aspiration:** Financial Planner



**Janiyah Williams**

*Union City, GA*

2022 Senior,  
Langston Hughes High School

**Anticipated College:**

Georgia Institute of Technology,  
Atlanta, GA

**Major:** Biology

**Career Aspiration:** Pediatric Dentist



**Prisha Vallamsetti**

*Cumming, GA*

2022 Senior,  
Denmark High School

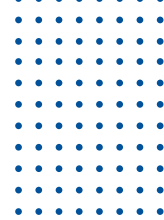
**Anticipated College:**

Georgia Institute of Technology,  
Atlanta, GA

**Major:** Business Administration

**Career Aspiration:** Business  
Operations, Computer Science





PROVIDING INSIGHTFUL FINANCIAL GUIDANCE FOR OUR MEMBERS

# FINANCIAL EDUCATION CENTER

Education is a lifelong journey, and Delta Community remains committed to improving financial well-being for all. Our Financial Education Center offers programs for every economic status and financial stage. We have reached thousands through our in-person and online workshops.

A major component of the Financial Education Center is the workshops and webinars provided to members, community organizations and business partners. Understanding that the personal finance landscape is ever-changing, we expanded on the series format we implemented last year and created new content to address additional aspects of participants' financial lives.

## 2022 Highlights .....



**185**  
WORKSHOPS



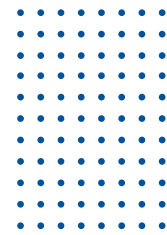
**8,145**  
ATTENDEES

### RECIPIENT OF THREE AWARDS FROM THE CREDIT UNION NATIONAL ASSOCIATION:

- Statewide winner for both the Adult and Youth Desjardins Financial Education Awards
- Second place National Winner for the Adult Desjardins Financial Education Award



- **Money Management:** Tips to Manage Holiday Spending and Recovering from Holiday Financial Stress
- **Home and Auto:** Understanding Personal Liability Insurance
- **Life Stages Series:** Financial Tips for New Families
- **Retirement and Investing:** Retirement Readiness and Investing Series
- **Financial Fitness:** Financial First Aid
- **Safety and Security:** Cybersecurity Awareness



# FINANCIAL EDUCATION CENTER

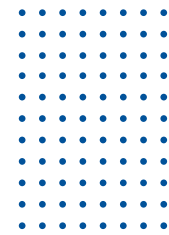
## Executive Insights — Membership Means More

Delta Community continued our commitment to ensuring the financial well-being of its members by expanding the award-winning Financial Education Center. In 2022, we launched a new video series, Executive Insights, where our members had an opportunity to hear directly from leaders of the organization. This four-part series focused on topics top of mind for consumers and provided helpful financial tips.



Hank Halter, Chief Executive Officer of Delta Community, discussed with Jai Rogers, Vice President, Business and Community Development, the credit union difference and why joining Delta Community means more than just opening a bank account.





# FINANCIAL EDUCATION CENTER

## Executive Insights — Service and Delivery

Executive Vice President and Chief Operating Officer, Matthew Shepherd, and Senior Vice President, Branch Delivery and Operations, Pam Davis, discussed with Assistant Vice President, Community Development, Reina Jones, how the pandemic changed the consumer expectation of service and delivery and what members could expect to see next at their neighborhood Delta Community branch.

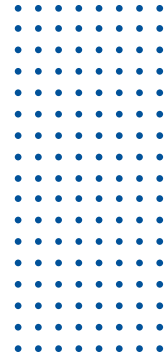


## QUOTES FROM WORKSHOP ATTENDEES:

- “ I have done all the suggestions and was able to clear all my debt and increase my credit score from under 600 to over 750.”  
- Rebuilding After a Financial Crisis workshop attendee 8/24/2022
- “ This was excellent! Very knowledgeable panel. I am looking forward to buying a home and being a continued Delta Community Credit Union member!”  
- First-time Home Buying workshop attendee 5/5/2022
- “ This was great to help me prepare for guardianship of my grandmother as she is currently a victim of ongoing elder financial abuse.”  
- Protecting Aging Adults workshop attendees 10/25/2022

# PROVIDING RESOURCES AND EDUCATION FOR STUDENTS

## SCHOOLS PROGRAM



The financial well-being of young people is critical to the future success of our communities. Delta Community has taken on the mission of equipping our youth with good money management skills and habits with designated youth financial education through our comprehensive Schools Program, which provides engaging curriculum, events, and resources for elementary, middle, and high school students. Last year, our Schools Program collaborated with 50 schools and community organizations to deliver 42 virtual and in-person workshops to nearly 1,500 youth.

### Youth Essay Contest



After a two-year hiatus due to COVID-19 protocols, Delta Community celebrated Credit Union National Association (CUNA) Youth Savings Month in April with an essay contest for our partner elementary schools. Twenty-one winners were awarded \$100 Youth Savings Accounts for their essays that illustrated how well financial education resonates with even the youngest students. CUNA’s 2022 Youth Savings Month slogan was “Save Small. Dream Big.” Our essay contest asked students at eight of our partner schools to *describe what they would save for in their wildest dreams*. Participating educators and several parents said our contest inspired great conversations about saving.

#### 5<sup>th</sup> Grade Winners

- Allannah Martin - Beecher Hills Elementary School
- Abigail Wiles - Burnette Elementary School
- Jax Austin - East Side Elementary School
- Marcus Oppenheim - East Side Elementary School
- Raegan Edmondson - Beecher Hills Elementary School
- Timothy Guo - East Side Elementary School
- Yana Kalyanji - Burnette Elementary School

#### 4<sup>th</sup> Grade Winners

- Ahmya Cromer - Centennial Academy Charter
- Bella Xie - East Side Elementary School
- David Diaz - S.L. Lewis Elementary School
- Dayla Denis - Centennial Academy Charter
- Diane Lee - Findley Oaks Elementary School
- Dishita Roy - Findley Oaks Elementary School
- Sophia Mahajan - Burnette Elementary School

#### 3<sup>rd</sup> Grade Winners

- Avan Momin - Woodward Mill Elementary School
- Averie Thai - Woodward Mill Elementary School
- Grady Page - Peachtree City Elementary School
- Hamilton Abbott - Beecher Hills Elementary School
- Motasim Ashour - Woodward Mill Elementary School
- Rain Sexton - Woodward Mill Elementary School
- Zavier Winston - Beecher Hills Elementary



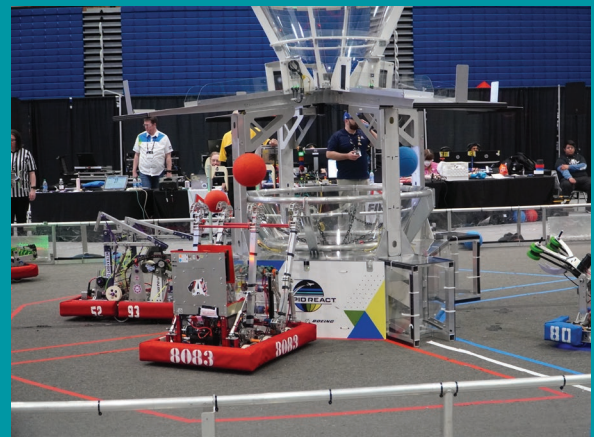


PROVIDING RESOURCES AND EDUCATION  
FOR STUDENTS

# SCHOOLS PROGRAM

Delta Community's Schools Program is proud to support and partner with over 50 schools throughout metro Atlanta. We invest in the financial futures of students by providing free financial literacy courses, hosting Teens & Money Nights and helping students open Youth Savings Accounts. Delta Community also supports STEAM/STEM initiatives of local schools by investing in STEM labs, maker spaces, community gardens and robotics clubs. This year, to highlight their achievements, Delta Community launched the Schools Program social media monthly spotlight series.

## Social Media Spotlight: Douglas County's Alexander High School, ALX Robotics Program



The ALX Robotics Team, thanked Delta Community Credit Union for its generous donation of \$1,500, which allowed them to purchase equipment such as motors, encoders, circuitry and pneumatic cylinders for their competition robot. ALX Robotics competed in two state qualifiers where they advanced to the quarterfinals in both competitions. ALX Robotics won the Quality Award handed out to only one robot in back-to-back competitions. They competed in the Peachtree State Championship, ranking 12<sup>th</sup> among the top 32 teams in the state and served as captain of the 7<sup>th</sup> Alliance in the playoffs.

ALX Robotics expanded beyond competitions by volunteering to speak about the importance of robotics education with students from Bill Arp Elementary at their STEAM Day.



# FOSTERING CHANGE COLLECTIVELY THROUGH SOCIAL IMPACT

## SPONSORSHIP PROGRAM

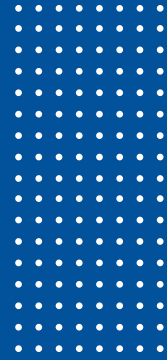
Delta Community sponsored annual programming and events in support of the Corporate Volunteer Council (CVC) of Atlanta’s year-long 30<sup>th</sup> anniversary celebration. CVC of Atlanta’s mission is to support member companies to deliver business results through their strategic commitment to social impact and civic engagement. Delta Community’s Assistant Vice President, Community Development, Reina Jones served as the organization’s 2022 Board President.

“I am fortunate my employer, Delta Community, has been a member company of the CVC of Atlanta for more than 10 years. As Georgia’s largest credit union, when we say “Community” is in our name, we mean it. Our corporate social responsibility efforts allow us to make a difference to those wanting to build a financial future for their families, excel in educational programs or provide health and well-being options for their communities. CVC of Atlanta continues to connect our company and employees by providing education about local and national trends and events impacting our community with programming and resources that help guide our work,” said Reina Jones.





# 2022

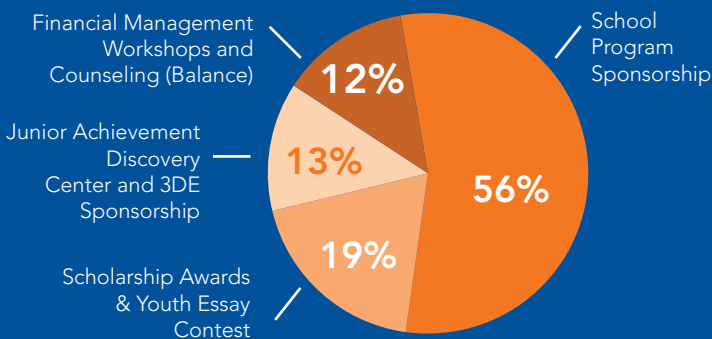


## COMMUNITY INVESTMENTS

TOTAL INVESTMENTS **\$924,500**

### FINANCIAL LITERACY AND EDUCATION PROGRAMS

**\$261,240**



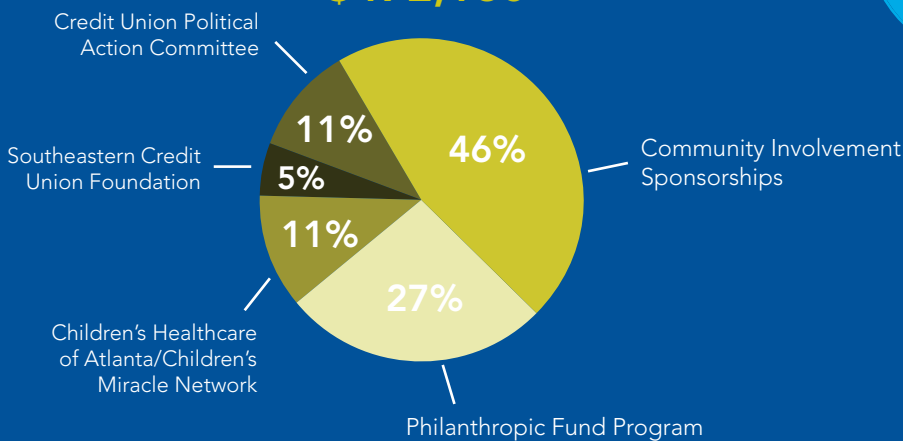
### CORPORATE EVENT SPONSORSHIPS AND PROMOTIONAL GIVEAWAYS

**\$191,080**



### CORPORATE EVENT SPONSORSHIPS AND PROMOTIONAL GIVEAWAYS

**\$472,180**





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



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