



Thomas L. Owens  
President & CEO

# It Was a Very Good Year...

## ...and now we're giving back to you!

Dear Valued Member,

We are delighted to share some fantastic news with you! Access Federal Credit Union had a strong financial year in 2024. In fact, it was the best year in the history of our credit union, and we believe it's only fitting to share our success with the people who made it possible—YOU.

**That's why we're happy to announce that this year, we're paying a one-time special reward dividend.**

This is our way of saying thank you for your loyalty and support. We're excited to offer this reward dividend back to our members as a token of our gratitude for your continued trust in us.

We care about your financial well-being and aim to provide products and services that meet your needs year after year. Whether you're saving or borrowing, your membership in Access Federal Credit Union contributes to a cycle of mutual growth.

We truly believe in the power of community and are pleased to share our financial success to our members. After all, we couldn't have had such an amazing year without you!

Warm regards,

A handwritten signature in black ink, appearing to read "T. L. Owens", written in a cursive style.