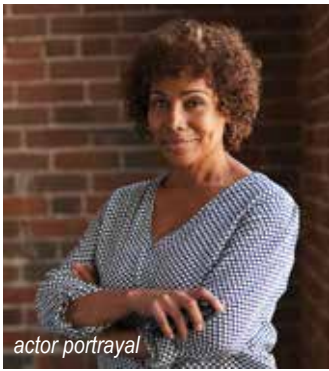


member|CONNECT

AUTUMN 2022

HOW A CHANCE MEETING WITH AFENA'S CEO CHANGED ONE MEMBER'S FINANCIAL FUTURE



actor portrayal

Madison wasn't expecting a chance meeting at the beauty salon to change her entire financial future—but sometimes life gives you just what you need, just when you need it.

"I ran into Karen (Madry, Afena CEO) at the beauty salon and found out she

worked at the credit union. I didn't know much about it, but we were chatting about how I moved back to town because my mom was sick. It was an unexpected move, and I'd had an illness that led to unexpected financial hardships. I had gone through my savings and my resources and I was telling her that my credit was hit right then, but I knew that I needed to do something," Madison said.

Right there in the parking lot of the salon, Karen took the opportunity to tell Madison about some of Afena's products and services that she knew could help members re-build their credit. "She said, well have you thought about, and then she just started talking about products. She told me about the secure credit card, and at the time, I'd had to leave my job in management, I'd been extremely sick for a few years, and I didn't have disability yet. I was just squeezing \$5-\$10 out at a time and she told me how a secure credit card could help me start to build my credit," Madison recalled.

Madison started by opening her savings account at Afena and getting a secure credit card. She said, "Then, I got a small loan to help build my credit, and I paid that off, and then I was able to do a Bridge the Gap Loan. I just kept doing the opportunities that kept popping up because they made sense. The interest rate was good, and they just fit. And, each one just kept me climbing up on my credit."

Now, thanks to her relationship with Afena, Madison was able to finance her new vehicle through the credit union and get a great interest rate. She says the staff, especially Nikita and Sherry, are always patient,

friendly, and provide fantastic customer service. "I'm a big supporter of local businesses," Madison said. "My father taught me that. Nikita has been so patient and helpful with my car loan and walking in with the teller staff; it's like 'Cheers'—everyone knows your name."

She also believes that the relationships she's built with Afena's staff are extremely important. "I know that I can come in and ask questions and trust that they have my best interests at heart, and they aren't just trying to upsell me. I tell everyone I know, especially single women, they need to come in and open an account with Afena," Madison stated.

"One of my goals was to become financially stable again and not only stable, but financially successful...Thanks to Afena, I achieved that goal."

"When I first started with the credit union, I was at my lowest. I'd been very successful in my career, and it was hard to accept. It was hard not to feel ashamed of my situation. But, Afena always treated me like I mattered. They

made me feel human again," Madison said, tearing up. She continued, "When my life changed, my goals had to change too. One of my goals was to become financially stable again, and not only stable, but financially successful. Even though I wasn't making the same amount of money, I still wanted that level of financial stability and financial security that mattered. Thanks to Afena, I achieved that goal."

To learn more about how Afena can help you rebuild your credit and achieve your financial dreams, visit afenafcu.org, stop in, or call us at 765.664.8089.

UPCOMING HOLIDAYS AND CLOSURES

Columbus Day:	Monday, Oct. 10
Veteran's Day:	Friday, Nov. 11
Thanksgiving:	Thursday, Nov. 24
Thanksgiving:	Friday, Nov. 25
Christmas:	Monday, Dec. 26
New Year:	Monday, Jan. 2