

ESL IN THE COMMUNITY: 2022 REPORT

MOVING FORWARD IN 2023

WE CONTINUE TO PROGRESS TOGETHER

As we progress throughout 2023, we commit to continuing our endeavor to live up to our Purpose of helping our community thrive and prosper. We envision a healthy, resilient and equitable Greater Rochester where all residents have access to the services and opportunities to bolster their financial well-being.

Our focus includes:

OPENING OUR NEW BRANCH ON N. GOODMAN STREET IN ROCHESTER

We expect this branch to open in early summer 2023 and are continuing a search for our third new branch build in the City of Rochester.

CONTINUING OUR REINVESTMENT IN GREATER ROCHESTER THROUGH PHILANTHROPIC GRANTS AND SHARING OUR FINANCIAL SUCCESS WITH OUR MEMBERS

These are key tenets of our mission at ESL. We will continue to partner with organizations throughout the community, reinvest in the programs that expand individual opportunity, build strong neighborhoods, strengthen organizations and systems, and share stories that lift us up. As ESL succeeds, so too will our members as we work to share our financial success with them through a multitude of ways, the most visible being our Owners' Dividend.

EXPANDING HOMEOWNERSHIP OPPORTUNITIES TO RESIDENTS THROUGHOUT GREATER ROCHESTER

First-Time Homebuyer Grant for Black and Latino residents and Homebuyer Dream Program participation will continue as ESL brings in more opportunities, such as SONYMA, to our first-time homebuyer products and services.

ENHANCING DIGITAL AND PAYMENT OFFERINGS

This is a perpetual evolution for us at ESL. We will continue to evaluate and add/adjust capabilities to ensure we are meeting our members where and how they want to bank.

**WITH MORE THAN 400,000 MEMBERS,
WE ARE AND WILL REMAIN COMMITTED
TO PROVIDING THE SUPERIOR
EXPERIENCES YOU KNOW US FOR,
DELIVERING THE FINANCIAL GUIDANCE
AND SOLUTIONS THAT HELP OUR
MEMBERS ACHIEVE THEIR GOALS AND
LIVE THEIR BEST LIVES.**

FOR THE UNWAVERING TRUST AND LOYALTY YOU GIVE TO US,
WE GIVE YOU OUR SINCEREST, HEARTFELT THANKS.

Thank you for being our partners in building a stronger, healthier Greater Rochester for all.



ESL Personal Banking Member
Diane Fitzgerald-Harris with husband