

2023 ESL IN THE COMMUNITY REPORT

LOOKING AHEAD



WE CONTINUE TO PROGRESS TOGETHER

As we begin 2024, we look forward with anticipation and enthusiasm for what lies ahead in the new year. We look to build on our 2023 accomplishments and bolster our ongoing efforts to live up to our Purpose of helping our community thrive and prosper.

Our focus continues to support a healthy, resilient, and equitable Greater Rochester where all residents have access to the services and opportunities to live their best financially healthy lives.

TO HELP US MEET THIS VISION, WE COMMIT TO THE FOLLOWING ACTIVITIES IN 2024:

Expand Our Branch Services within the City of Rochester

We are committed to ensure banking services are accessible to all Greater Rochester residents and are committed to continuing our efforts for a third new branch build in the City of Rochester. This will mark our fifth branch in the city, and 25th location throughout Greater Rochester.

Continue 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.

Deliver Superior Experiences to Customers and Employees

Building on our strong practices, we are set to further enhance our framework around delivering superior experiences in the coming year. Our proven commitment to efficient processes has laid a strong foundation from which we can expand. By actively engaging with our customers' input, we will work to ensure satisfaction remains at the core of our interactions and further solidify our position as leaders in exceptional service.

Evolve with Today's Rate of Change

We recognize to continue to meet the needs of our entire community, we must structure our business to be nimble. Our work will continue to align our capabilities to ensure we are meeting our members where and how they want to bank.

We've grown to more than **413,000 members**, and we are steadfast in our commitment to provide a superior experience to all our customers, and ensuring we provide the necessary resources and tools to help empower a financially healthy foundation.

THANK YOU FOR YOUR CONTINUED TRUST IN AND COLLABORATION WITH US.
We look forward to making 2024 a year of impactful change for our entire Greater Rochester community.