



Reflections on a Remarkable Journey

2025 ESL IN THE COMMUNITY REPORT

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This past year, I announced my plans to retire on April 1, 2026. After working with the Board of Directors for more than two years to plan for this transition, the subsequent months since publicly sharing the news have brought a great deal of reflection. I've heard from many colleagues and community partners I was fortunate to work alongside over the years. This outpouring reminded me how much this organization, and the people we serve have influenced my life and values.

Working at ESL has shaped me in ways I never expected when I first joined the company back in 1991. The people here taught me what it means to lead with heart, stay grounded in values, and put people and community at the center of every decision. My growth happened because the ESL team has supported me at every step. This place made me who I am, and I carry that pride with me as I prepare for retirement.

The success of ESL, and the success I've benefited from, has never belonged solely to me or the title of President & CEO. Our success has come from the talent, commitment, and integrity that define the ESL team. I learned how to listen, how to care, and how to meet challenges without losing sight of the human side of our work. Those lessons came from colleagues who showed up for each other and for the Greater Rochester community. They created an environment where values mattered as much as results, and I'm proud to work alongside this team.

As I step away from my role as President & CEO, I do so with the utmost confidence in the future of ESL. Tom Rogers has been unanimously elected as the next President & CEO and will lead the next chapter of growth, prosperity, and impact of ESL. Beyond Tom's role, our entire leadership team remains committed to the values that shaped this organization and make it unique. Caring for people, supporting and investing in the community, and working toward an inclusive and equitable region are key principles I know will help guide decisions for many years to come. ESL has accomplished meaningful work over the years, yet there is much more ahead, and I believe the next chapter will bring exciting progress.

I have the utmost confidence ESL will continue delivering superior experiences for customers and employees well into the future. Growth continues to be on the horizon, and people will remain central to all that we do. The connection to the community will remain a driving force in every part of the organization. As I begin a new chapter in my own life, I leave with gratitude, pride, and deep optimism for what ESL will achieve next to meet the needs of our members and the communities we serve.

Sincerely,



Faheem Masood

President & CEO

ESL Federal Credit Union

