

2021  
ANNUAL REPORT





**270,000+**

CREDIT UNION  
MEMBERS NATIONALLY



**\$6.6B**

IN ASSETS



**32**

KINECTA BRANCHES

**OUR MISSION**

To guide our members and communities to financial security.

**2021 Accolades**



Credit Union  
National Association  
Technology Award



California and Nevada  
Credit Union Leagues'  
Advocate of the Year



Mortgage Bankers Association  
Residential Leadership Award



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# Leadership Message

## Growth through perseverance



### **Our mission: To guide our members and communities to financial security**

With the ongoing challenges of a global pandemic extending into its second year, this past year certainly tested our endurance and resolve. Despite these challenges, Kinecta moved forward with its plans for enhancing member service, expanding digital banking tools, and growing our branch network. The positive energy and dedication of all team members helped make 2021 a transformative year for Kinecta, and we are grateful for their efforts and for the ongoing trust our members place in their credit union.

This past year, we officially merged with Xceed Financial in our largest merger to date. We welcomed 85 former Xceed employees to the Kinecta team, expanded member access to over 5,800 shared credit union branches, and brought the total number of fee-free ATMs to more than 85,000 nationally. Kinecta now has branch locations in California, Florida, New Jersey, and New York.

The merger resulted in an increase of over \$800 million in deposits, \$550 million in loans, and 47,000 members, ultimately growing the credit union's assets to \$6.6 billion as of the end of 2021. The Credit Union generated net income of \$29 million, even after considering merger-related costs. The quality of the loan portfolio remained strong with historically low levels of delinquencies and charge-offs.

Supporting members' credit needs remained a top priority. In 2021, Kinecta originated over 11,000 auto loans for approximately \$390 million and funded approximately \$1.4 billion in residential and commercial mortgages — ranking us 32<sup>nd</sup>\* in loan production among U.S. credit unions. As part of our residential lending focus, we helped 125 members build their dream homes with approximately \$290 million of financing through our single-close residential construction loan.

In addition, Kinecta introduced several new financial products and services, such as a new 5-year ARM mortgage with an interest rate that adjusts in 5-year increments. We also expanded services to new states, including New York, New Jersey, Florida, and Texas, and, moreover, we raised personal line of credit limits to \$100,000 and extended terms up to 84 months.

Though the pandemic limited our in-person support of some community events, Kinecta, its subsidiaries, employees, and Volunteer Corps gave over 5,100 hours of their time and helped in raising over \$880,000 for local nonprofit organizations across our markets.

Our state-of-the-art new branch in Manhattan Beach, California, is nearly complete, and we opened new locations in Huntington Beach and Torrance, California, this past year.

Kinecta introduced several new member-service enhancements in 2021. We launched the Member Service Concierge Team to provide a one-stop, single-owner solution for members with complex issues. This team helped more than 3,000 members in 2021. In addition, we expanded our operating hours in the Member Contact Center and added a Live Chat feature in the fourth quarter of 2021.

Kinecta also partnered with FinTech SavvyMoney® to bring members free access to their credit scores and to credit report monitoring. Our members now have access to their credit reports, credit scores, and can receive credit-monitoring alerts. When Kinecta can save them money, they receive personalized offers on lines of credit, home loans, auto loans, credit cards, and more — all from within our online banking platform and our mobile banking app. Over 27,000 members have signed up for this free member benefit since the program launched in September 2021.

We're optimistic about 2022. You'll see a number of new branch locations, as well as remodels of existing locations, to serve you better. We will replace sixty of our current ATMs with new machines that offer exciting new capabilities, including multi-denomination cash withdrawals. We will also introduce exciting new digital banking features that make payments, investing, and personal financial management a breeze. This is all made possible because of the talented and dedicated team members who make working at Kinecta a joy each day. We're a team who believes in making positive impacts for our member-owners and the communities where they live and work. Thank you for over 80 years of loyalty and trust in us to meet your financial needs — today and for years to come.

Sincerely,

**Jeffrey Y. Yonemura**  
Chair of the Board

**Keith Sultemeier**  
President and CEO

\*S&P Global as of 12/31/2021

# Community Engagement

Providing support and opportunity

Kinecta gives back to our community through financial support and volunteerism where we live, work, and do business.

**\$880,000+**

TOTAL DONATIONS

**5,100+**

VOLUNTEER HOURS

**225+**

ACTIVITIES AND EVENTS PARTICIPATED IN

With the number of those in need greater than ever, Kinecta's Volunteer Corps reinforced our commitment to our communities during the COVID-19 pandemic. Our employees rose to meet the challenges of helping communities while dealing with prohibitions on public gatherings, volunteering over **5,100 hours** at more than **225 events** benefiting over **200 nonprofits**. We donated over **\$880,000 to charitable causes**, including over **\$70,000** to support regional **Children's Miracle Network Hospitals**. We closed the year by hosting drive-through events for our 48th Annual Holiday Food Drive in Los Angeles, California; supporting the Pirate Toy Fund Drive in Rochester, New York; and continuing with our 12th Annual Backpack Giveaway to support local underserved communities in California and in Rochester, New York. Here are several highlighted events which provide a picture of how community is at the core of everything we do.

## Skechers Pier to Pier Friendship Walk

Kinecta was the exclusive presenting sponsor of the 2021 Skechers Pier to Pier Friendship Walk. Approximately 17,000 attendees participated and raised over \$2.5 million. The money raised went to benefit students and families nationwide, including supporting nearly 60,000 students in the South Bay, Los Angeles, public school system, as well as funding a national scholarship program to help students thrive beyond their high school education. The walk's proceeds also helped fund virtual programs for families and children nationwide who have special needs. Kinecta is supporting the Skechers Pier to Pier Friendship Walk through 2023 as the exclusive presenting sponsor and donating a corporate gift of \$450,000 over three years to benefit this great cause.



## Pirate Toy Fund Drive

Kinecta reinforced its commitment to the Rochester, NY, community by becoming the Exclusive Financial Partner for all the Pirate Toy Fund (PTF) events and activities. The PTF is the only nonprofit organization in the country dedicated to distributing new toys year-round to children in need throughout the Greater Rochester, NY, area. Kinecta branches across the country collected toys and monetary donations for kids in need to help PTF reach their overall goal of 20,000 toys. Dave and Lorrie Simonetti along with local children's entertainer Gary the Happy Pirate founded the Pirate Toy Fund in 1995, and the organization has distributed almost 400,000 toys since its formation. Kinecta's community partner, the Rochester Americans professional ice hockey team, is also part of this amazing annual campaign.



## Mychal's Learning Place: The Great Santa Stroll

Kinecta eagerly sponsored the Mychal's Learning Place 3rd Annual Great California Santa Stroll, which gathered hundreds of Santas who ran, walked, or strolled at this 5K in the South Bay of Los Angeles. Mychal's Learning Place provides support, training, and opportunities for children and young adults with developmental disabilities. It provides a safe and loving environment that fosters self-esteem growth and encourages its participants to achieve their goals of living a more independent life. "Team Kinecta" raised nearly \$15,000 for Mychal's Learning Place. Kinecta also donated our ice cream truck to be onsite for the event and gave away free ice cream to the participants, along with frozen treats to the pups who accompanied them.



## Financial Empowerment

Kinecta is excited to help its members succeed. Whether it's understanding how to improve credit, ways to increase savings, or other personal finance topics, we are here to help our members. Kinecta facilitated 48 in-person and virtual financial empowerment sessions and provided partners and members with online modules, engaging over 13,000 participants in 2021.



## Cameron Challenge

The Community division partnered with LA Galaxy soccer player Cameron Dunbar to create the Cameron Challenge. Participants aged 13–24 learned financial skills to help them manage and save money. Fifty participants completed the challenge and were each awarded a \$60 deposit to their Kinecta account.



## Kinecta's Annual Backpack Drive

Kinecta's Annual Backpack Drive supported students and families coast-to-coast this year. Kinecta donated, packed, and distributed 950 backpacks across Southern and Northern California and in Rochester, New York.



## Kinecta Kindness

Kinecta recognizes acts of kindness throughout our community with #KinectaKindness awards. Know a caring friend, neighbor, or someone in your community performing acts of kindness? Nominate them for a Kinecta Kindness award. It's a great way to recognize their good deeds, and each award winner earns a \$250 donation to the nonprofit they support. In 2021, we celebrated 15 Kinecta Kindness winners.



## Kinecta's 48th Annual Food Drive

The Kinecta Community Foundation hosted its 48th Annual Holiday Food Drive. The Food Drive was a nationwide success with events in Southern California, Northern California, and Rochester, New York. Over 1,000 underserved families participated, and each received traditional Thanksgiving food items and a \$75 grocery store gift card. In total, our employees, vendors, and members raised over \$65,000 for the special event.

## Kinecta's Scholarship Program

Kinecta's Scholarship and Teaching Grants for Growth programs help students and educators reach their financial and academic goals. In 2021, Kinecta awarded eight \$2,000 scholarships to students, while also providing six teaching grants (\$9,750 total) to help educators enhance their regular curriculum with special activities. Executives also funded and awarded the Kinecta \$5,000 REDCAP Scholarship to help a Kinecta employee pay for their child's tuition expenses.



### Kinecta REDCAP Scholarship Winner

Bryce Hiraoka

## Kinecta Teaching Grants for Growth Winners



Jessica Becerra



Sean Conlin



Krista Galleberg



Mia Chou



Sandeep Singh



Raquel Contreras



Ryanne Plaisance



Donna Nelson



Naomi Lin



Aksh Garg



Melissa Voigt



Daniela Vargas

## Sports Sponsorships



### LA Galaxy

Exclusive Financial Services Partner



### Rochester Red Wings

Official Sponsor












### Rochester Americans

Proud Sponsor

# Leadership

Pointing Kinecta in the right direction


## Board of Directors

 <b>Jeffrey Y. Yonemura</b> Chair	 <b>Robert A. Young</b> Vice-Chair	 <b>Mary Yasui-Yamabe</b> Treasurer
 <b>Suzanne M. Curtin</b> Secretary	 <b>Jacqueline Stafsudd</b> Associate Treasurer	 <b>Paul A. James</b> Assistant Secretary
 <b>Jeffrey S. Conrad</b> Director	 <b>Roni Crichton</b> Director	 <b>Judy Novak</b> Director

## Kinecta Financial Management Company, LLC Board of Directors

Jeffrey S. Conrad, Chair; Robert A. Young, Vice-Chair; Mary Yasui-Yamabe, Treasurer; Judy Novak, Secretary; Keith Sultemeier, Director; Dennis Ruffner, Liaison; Donna McNeely, Staff Liaison

## Supervisory Committee

 <b>Mark Byrne</b> Chair	 <b>Kristen Stewart</b> Secretary	 <b>Keith Landenberger</b> Member
 <b>Jeffrey W. Wells</b> Member	 <b>Mark Holbrook</b> Staff Liaison	

## Directors Emeriti








 <b>Andrew L. Savoy</b>	 <b>Janet Sparrow</b>	 <b>John N. Tessier</b>
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Kinecta Federal Credit Union and its Board of Directors thank the Directors Emeriti for their years of commitment and service.

## Executive Staff

 <b>Keith Sultemeier</b> Chief Executive Officer	 <b>Teresa Freeborn</b> President (Retired)	 <b>Raj Bandaru</b> Senior Vice President, Chief Information Officer
 <b>Kim Graham</b> Vice President, Human Resources and Talent Development	 <b>Mark Holbrook</b> Senior Vice President, Chief Risk Officer	 <b>Donna McNeely</b> Senior Vice President, Chief Operating Officer
 <b>Sharon L. Moseley</b> Senior Vice President, Chief Information Officer (Retired)	 <b>Luis Peralta</b> Senior Vice President, Chief Strategy Officer	 <b>Michael Squire</b> Senior Vice President, Chief Lending Officer
 <b>Brett A. Stubbs</b> Senior Vice President, Chief Financial Officer	 <b>Ondar Tarlow</b> Senior Vice President, Chief Marketing Officer	

## Volunteer Associates

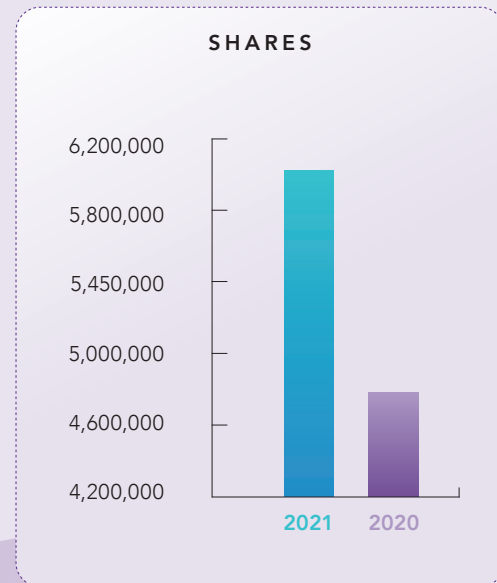
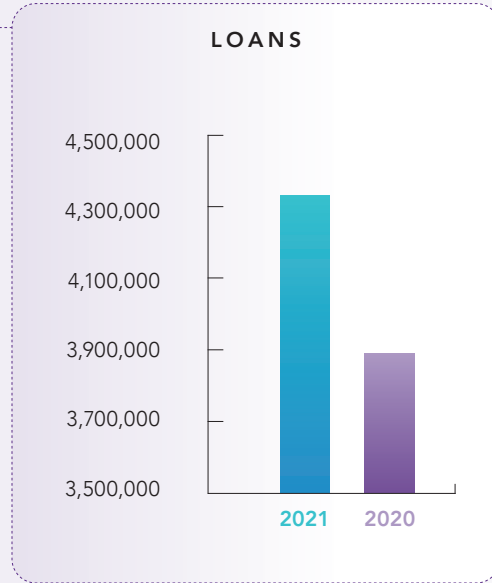
 <b>John Buttrill</b> Volunteer	 <b>Mark Cunningham</b> Volunteer	 <b>Spencer Leslie</b> Volunteer
 <b>Donald Rory</b> Volunteer	 <b>Dennis Ruffner</b> Volunteer	 <b>Heather Smith</b> Volunteer
 <b>Mark Vlasic</b> Volunteer		

# Financials

Kinecta Federal Credit Union and Subsidiaries condensed consolidated statements of financial condition

Years ended December 31, 2021 and 2020

Assets	2021	2020
(in thousands)		
Cash and investments	\$ 1,847,444	\$ 1,065,977
Loans receivable, net	4,353,689	3,902,341
Premises and equipment	108,169	53,155
Goodwill and other intangibles	26,841	26,841
Other assets	274,610	212,871
<b>TOTAL ASSETS</b>	<b>\$ 6,610,753</b>	<b>\$ 5,261,185</b>

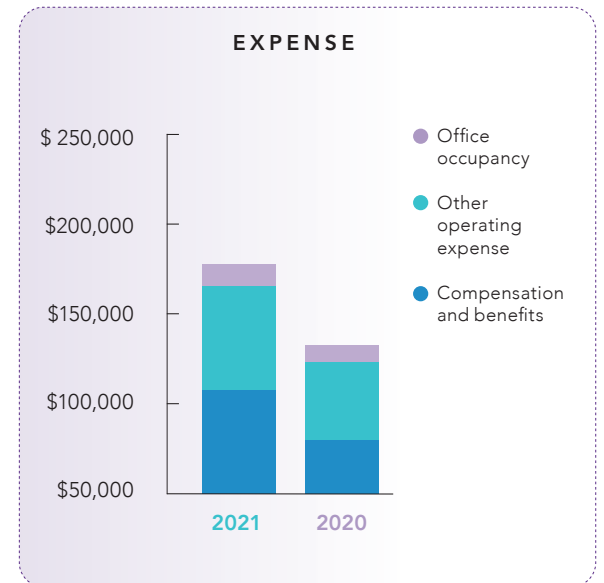
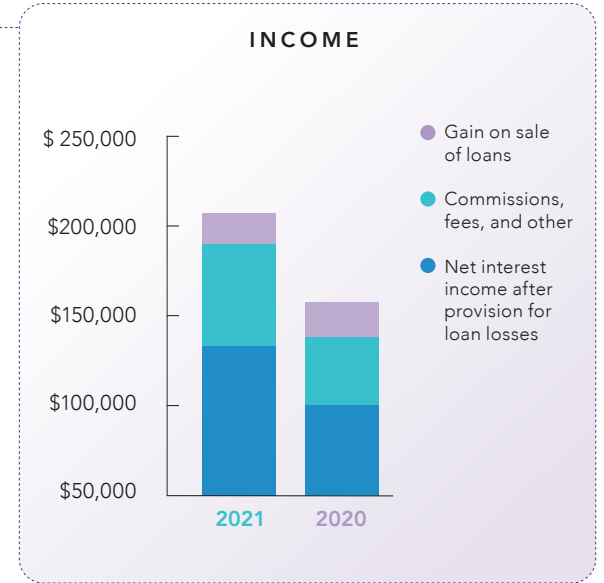


Liabilities and Members' Equity	2021	2020
<b>LIABILITIES</b>		
Members' shares	\$ 6,020,072	\$ 4,789,087
Accrued expenses and other liabilities	65,534	53,898
<b>Total liabilities</b>	<b>6,085,606</b>	<b>4,842,985</b>
<b>MEMBERS' EQUITY</b>	<b>525,147</b>	<b>418,200</b>
<b>TOTAL LIABILITIES AND MEMBERS' EQUITY</b>	<b>\$ 6,610,753</b>	<b>\$ 5,261,185</b>

Kinecta Federal Credit Union and Subsidiaries condensed consolidated statements of income and comprehensive income

Years ended December 31, 2021 and 2020

Income	2021	2020
(in thousands)		
Interest income	\$ 162,279	\$ 167,614
Interest expense	25,760	43,398
<b>Net interest income</b>	<b>136,519</b>	<b>124,216</b>
Provision for loan losses	2,197	23,063
<b>Net interest income after provision for loan losses</b>	<b>134,322</b>	<b>101,153</b>
<b>Noninterest income</b>		
Commissions, fees, and other	56,007	37,479
Gain on sale of loans	17,353	19,335
<b>Total noninterest income</b>	<b>73,360</b>	<b>56,814</b>
<b>Noninterest expense</b>		
Compensation & benefits	108,776	81,105
Office occupancy	12,530	10,364
Other operating expense	57,288	42,540
<b>Total noninterest expense</b>	<b>178,594</b>	<b>134,009</b>
<b>Net income</b>	<b>\$ 29,088</b>	<b>\$ 23,958</b>
<b>Other comprehensive (loss) income</b>	<b>(6,357)</b>	<b>3,754</b>
<b>Comprehensive Income</b>	<b>\$ 22,731</b>	<b>\$ 27,712</b>



# Report

## of the Supervisory Committee

The Supervisory Committee has engaged independent auditors to complete Kinecta Federal Credit Union's financial statement audit as of and for the years ended December 31, 2021 and 2020. The independent auditors have issued an unmodified opinion in their Independent Auditor's Report. The audited consolidated financial statements as of and for the years ended December 31, 2021 and 2020, (not presented herein) are available by calling the Credit Union's Member Contact Center at **800.854.9846**.

The Credit Union's Condensed Consolidated Statements of Financial Condition as of December 31, 2021 and 2020, and Condensed Consolidated Statements of Income and Comprehensive Income for the years ended December 31, 2021 and 2020 are included herein on pages 10 and 11.

Based on our review and the result of our independent auditors' efforts, the Supervisory Committee believes the Credit Union has maintained accurate and timely accounting records and applied the policies and procedures established by the Board of Directors.



**Mark Byrne**  
Chair, Supervisory Committee

### SERVICE PROVIDERS

Independent Auditors  
Crowe, LLP  
Los Angeles, CA

Legal & Regulatory Counsel  
Styskal, Wiese & Melchione, LLP  
Glendale, CA



Kinecta's commitment to our employees and the communities we serve includes fostering an environment that is diverse, inclusive, and equitable for all. The Diversity, Equity, and Inclusion (DEI) Council was formed in August 2020 and is made up of employees at different levels across our organization who help further our commitment to DEI. The council meets regularly and is supported by an executive sponsor.

We frequently revisit different areas of the credit union to ensure that our programs, processes, and actions are aligned with this commitment and enlist specific DEI feedback through our annual engagement survey. We know the needs of our employees and communities can't be met with a single approach.

The council's vision and mission are at the heart of every initiative and community organization we support.

Our vision is to *recognize, advocate, and foster a culture of diversity, equality, and inclusion across our organization that is equitable for our employees and the communities we serve.*

Through our mission, we are committed to building an equitable work environment by supporting and celebrating our employees' unique abilities and differences, while providing opportunities that encourage growth and development. We are committed to creating equity in the communities we serve with tailored community outreach to best serve their individual needs.

Keeping our vision and mission at the forefront has allowed us to successfully implement several internal programs to support the development and growth of employees, and our customized approach to community engagement has helped us create strong relationships with our communities. We are forming Employee Resource Groups, which provide opportunities to unite and support our employees around common experiences and goals.

Kinecta's Diversity Council partners with organizations across our markets who align with our mission to help create better lives for those that may be underserved, including Covenant House, Green Dot, Operation Progress, and Spicy Green Book.

Our vision is to recognize, advocate, and foster a culture of diversity, equality, and inclusion across our organization that is equitable for our employees and the communities we serve.

### Diversity Council Memberships

CU Pride

Global Women's Leadership Network

AACUC  
(African-American Credit Union Coalition)





# Products & Services

As one of the largest credit unions in the nation by asset size, we have the financial products, technology, and services to help our members achieve financial security. Members can choose from a range of products — online or through consultations with their Kinecta personal financial advocate — to suit their financial needs. Whether it's new checking accounts, personal loans, credit cards, mortgages, insurance, or investment products, we take a personalized approach to help our members make informed decisions.

## Personal Banking

CHECKING

CERTIFICATES

HEALTH SAVINGS ACCOUNTS

IRAs

SAVINGS

HIGH YIELD MONEY MARKETS

DEBIT CARDS

**Kinecta offers the borrowing tools and lending strength to provide the funds our members need.**

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>Mortgage loans<sup>1</sup> (Purchase, Refi, Home Equity)</li> <li>Construction-to-permanent loans</li> <li>Credit cards (Rewards, No-fee, Secured, First-time Borrower)</li> </ul> | <ul style="list-style-type: none"> <li>Personal loans and lines of credit</li> <li>Auto loans (Purchase, Refi, Lease buyout)                             <ul style="list-style-type: none"> <li>- Motorcycle, RV/Travel Trailers, and Boat Loans</li> </ul> </li> </ul> |
|---|---|

## Business Banking

- Business checking and savings
  - Loans and lines of credit
  - Small Business Administration (SBA) loans
  - SBA lines of credit
  - Business credit cards
- Commercial real estate loans<sup>2</sup>
- Multi-family properties over four units
  - Manufactured housing communities
  - Office and retail spaces, light industrial, warehouse, and self-storage
  - Single Credit Tenant

## Student Banking

Checking      Student loans<sup>3</sup>      Credit cards

<sup>1</sup> **Mortgage loans.** Offered under Nationwide Multistate Licensing System (NMLS) #407870.

<sup>2</sup> **Commercial lending.** Subject to borrower's credit qualifications and requirements of Kinecta and/or the Small Business Administration loan program. Terms & conditions subject to change. Kinecta Federal Credit Union is an equal opportunity lender. Commercial real estate loans are only available in states with a physical Kinecta branch location.

<sup>3</sup> Before applying for a private student loan, Kinecta Federal Credit Union, Citizens and Cognition Financial recommend comparing all financial aid alternatives including grants, scholarships, and both federal and private student loans. Citizens and Cognition Financial are not owned by, or affiliates of, Kinecta Federal Credit Union.

Membership requirements apply. Refer to the Agreements & Disclosure booklet for terms and conditions applicable to specific accounts.

## Property and Casualty Insurance<sup>4</sup>

### Insurance

- Home and vehicle insurance
- Natural disaster insurance
- Business owner policies
- Apartment and condo policies

<sup>4</sup> Insurance products are offered through Kinecta Financial & Insurance Services, LLC, subsidiary of Kinecta Federal Credit Union. California Insurance License #0E24631. Insurance products: **1) are not NCUSIF insured; 2) are not obligations of or guaranteed by the Credit Union or any affiliated entities; 3) involve investment risk, including possible loss of value. Insurance products not available in all states.**

## Kinecta Wealth Management

Investors count on us to help safeguard their financial futures. Our specialists can locate new opportunities to help grow investors' money while helping protect the people and things that mean the most to them. Our LPL Financial Advisors offer access to quality investment and insurance strategies customized to address the needs of individuals, as well as businesses of various sizes and stages of development.

### Wealth Management<sup>5</sup>

- Retirement planning
- Insurance solutions
- Financial planning
- Cash management services
- Trust & estate planning<sup>6</sup>
- Tax strategies
- Business retirement plans
- Key employee insurance
- Buy-sell agreements

<sup>5</sup> **Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).** Insurance products are offered through LPL or its licensed affiliates. Kinecta Federal Credit Union **is not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Kinecta Wealth Management, and may also be employees of Kinecta Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Kinecta Federal Credit Union or Kinecta Wealth Management. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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<sup>6</sup> Kinecta Wealth Management and LPL Financial Advisors offer access to Trust Services through Members Trust Company. Legal services are not offered or endorsed by Kinecta Wealth Management, Members Trust Company or LPL Financial. Members Trust Company is not affiliated with Kinecta Wealth Management or LPL Financial.

# Branch Locations

Now serving members across the nation

## CALIFORNIA

- Brea
- El Segundo
- El Segundo (Boeing)
- El Segundo (Raytheon)
- Fountain Valley
- Gardena
- Goleta
- Hawthorne
- Hermosa Beach
- Huntington Beach
- Lakewood
- Malibu (HRL Labs)

- Manhattan Beach (2)
- Palos Verdes Peninsula
- Redondo Beach
- San Jose
- Santa Monica
- Torrance (2)
- Tustin
- Warner Center
- Westchester
- Westlake Village

## FLORIDA

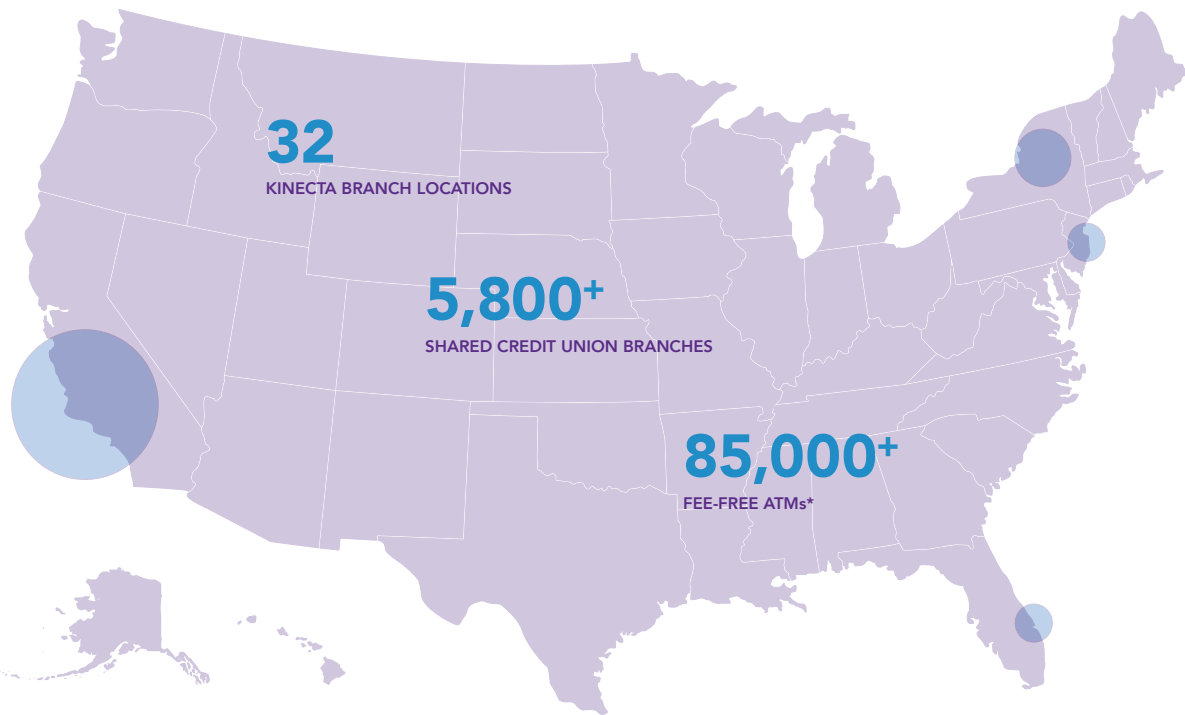
- Boca Raton (ADT)

## NEW JERSEY

- Madison (Realogy)
- Parsippany

## NEW YORK

- Greece
- Henrietta
- Pittsford
- Webster
- Webster (Xerox)



Learn more at [kinecta.org/locations](https://kinecta.org/locations)

\*No-surcharge fee for Kinecta and affiliated credit union CO-OP ATMs. Unaffiliated ATM owners/operators may assess fees.

## In Memoriam

### Kinecta Mourns Passing of Former Board Chair Janet Sparrow



Kinecta Board Director Emeritus Janet Sparrow passed away on Saturday, June 5, 2021, after a long battle with a brain tumor. Janet was a pioneer for diversity in the credit union industry and started as a volunteer in 1988 for Kinecta Federal Credit Union (when it was Hughes Aircraft Employees Federal Credit Union) before joining the Supervisory Committee in 1989. Janet served as Chair of the Board of Directors from 2005 to 2007 and was the first woman elected to that position. Additionally, Janet briefly served as Acting CEO. After serving as a Director for 20 years, she exited from the Kinecta Federal Credit Union Board of Directors in April 2014 and served as a Director Emeritus.

Janet retired from Raytheon Technologies (formerly Hughes Aircraft Company) in 1999, where she was a manager for the Sourcing/Material Planning Organization. She earned a bachelor's degree from California State University, Los Angeles, a master's degree from Loyola Marymount University, and a Juris Doctor degree from University of West Los Angeles School of Law.

"Janet was a sweet soul and a true pleasure to be around. A quick smile and lively sense of humor were just a few of her many wonderful qualities," said Keith Sultemeier, President and CEO. "I always loved pulling her leg on various things because she would usually go for it and have such great enthusiasm once I told her I was joking. I will miss that and her."

"Janet was a role model for me being a Director on the Board, and I was very impressed with her ability to be a strong voice for the ideals of Credit Unions," said Mary Yasui-Yamabe, Immediate Past Chair. "The Board of Directors of Credit Unions represent its members, and Janet was outspoken and passionate to ensure that Board decisions were made that benefited the Members and their Credit Union."

kinecta   
banking done different

1440 Rosecrans Avenue  
Manhattan Beach, CA 90266

[kinecta.org](http://kinecta.org)

800.854.9846

