

Robins Financial Credit Union Media Kit




ROBINS Financial
CREDIT UNION

Better Banking for Everyone



Robins Financial Credit Union is a not-for-profit financial cooperative that serves more than 210,000 members across the state of Georgia and beyond. Our mission is to provide world-class member service and the best in financial products and services. We pride ourselves on strength, stability and security.

FAQs

What is a credit union?

Credit unions are not-for-profit financial institutions that are owned by members and provide many of the same financial services that banks offer, including savings, checking, certificate, IRA accounts, debit cards, credit cards, auto loans, personal loans, mortgages, online services as well as investment and retirement services, commercial services and insurance products.

Credit Unions are led by a board of directors elected from and by the membership. Board members volunteer their time and services. The earnings made by credit unions are returned to members in the form of lower fees, lower rates on loans, and higher returns on deposits.

What is the difference between a credit union and a bank?

Credit union members actually own the institution where they do their financial business. Therefore, credit union members have an equal vote in determining the direction taken by the institution regardless of how much money they have deposited in the credit union. Credit Unions are not-for profit, which helps keep fees low and typically allows for higher returns on deposits and lower interest rates on loans. Credit unions cannot issue stock and most importantly, they return their earnings to their members. Member ownership also supports a more personalized service.

Do credit unions have insured deposits?

Yes. Credit Unions have their own federal insurance program covering member accounts, backed by the full faith and credit of the United States government through the National Credit Union Insurance Fund (NCUSIF). The NCUSIF is administered by the National Credit Union Administration (NCUA). Like other financial service providers, credit unions are regulated and audited either by state or federal agencies. Robins Financial Credit Union is regulated by state agencies.

Who can do business at our credit union?

Anyone who lives or works in any of the following Georgia counties is eligible to do business with Robins Financial: **Baldwin, Barrow, Bibb, Bleckley, Butts, Clarke, Crawford, Crisp, Dodge, Dooly, Emanuel, Greene, Hancock, Henry, Houston, Jackson, Jeff Davis, Jones, Lamar, Laurens, Macon, Madison, Monroe, Morgan, Oconee, Peach, Pulaski, Putnam, Taylor, Telfair, Twiggs, Walton, Washington, Wilcox, and Wilkinson.**



What is “People Helping People”?

Credit unions exist to serve their members, not to make a profit. Every member counts, including those of modest means. The “people-first” philosophy impels credit unions and their employees to get involved in their community and support worthwhile causes.

Robins Financial Credit Union undertakes multiple projects each year to benefit the entire community, not just Robins Financial Credit Union members. The credit union hosts semi-annual blood drives in partnership with the American Red Cross, hosts semi-annual Shred Days to protect the community from identity theft, awards five graduating high school seniors a scholarship, and provides financial literacy classes.

Just the Facts

- 22 branch locations located throughout Georgia:
 - Athens, Dublin, Forsyth, Fort Valley, Gray, Macon, McRae, Milledgeville, Perry, Robins Air Force Base, Swainsboro, Warner Robins, and Watkinsville.
 - Part of the Shared Service Center network allowing members to conduct transactions at over thousands of locations nationwide.
- Provide financial services to over 210,000 members worldwide.
- Total assets exceed \$2.7 billion (as of 6/30/19)

Products and Services

- Save & Spend
 - Checking & Savings Accounts
 - Rockin’ Robin (Ages 0-11)
 - MySta\$h (Ages 12-15)
 - MyMoney MyWay® (Ages 16-26)
 - Change the Way you Save (Change Rounding program)
 - Certificates
 - Investment & Retirement Services
 - Business Accounts
- Borrow
 - Auto Loans
 - Home Loans
 - Visa® Credit Cards
 - Equity Loans
 - Personal Loans
 - Commercial Loans
 - Insurance Services
- Account Access
 - Online, Mobile & Text Banking
 - Bill Pay
 - e-Statements
 - e-Alerts
 - Money Manager (Personal Finance Management tool)
 - Mobile Deposit (Must meet eligibility requirements)
 - Direct Deposit
 - Visa® Debit Cards



- 24-hour Telephone Teller
- Robins Financial Branch locations throughout Georgia
- Robins Financial Call Center
- CU Service Centers (branch locations across the country)
- Allpoint, CUHere, & Money Pass surcharge free ATMs

Community Highlights:

- In 2019, voted Best of the Best Financial Institution and Best Mortgage Company in The Telegraph's newspaper reader's poll
- In 2018, received a Raddon Crystal Performance Award
- Have supported over 900 worthy causes with more than \$2.7 million invested in our communities through donations, sponsorships, and volunteer work
- Employees volunteer their time with organizations such as the American Red Cross, Ronald McDonald House, Macon and Warner Robins Habitat for Humanity, Children's Miracle Network, United Way, Rebuilding Together and Toys for Tots
- Offer free Shred Days at a variety of branch locations – safely and securely dispose of important documents
- Sponsor of First Friday in conjunction with NewTown Macon
- Award \$22,000 annually in scholarship to graduating high school seniors

History of Robins Financial Credit Union

In February 1954, a group of 13 Robins Air Force Base civilian and military personnel signed the application for a charter for Robins Federal Credit Union. The charter read that the field of membership requested was for "civilian employees and commissioned officers of the Department of the Air Force who worked at or had headquarters at Robins Air Force Base, Georgia; employees of this credit union; members of their immediate families; and organizations of such persons." The charter was approved on March 23, 1954, and on April 1, 1954, Robins Federal Credit Union was officially born.

Interest in the new Credit Union was widespread and support developed rapidly. By December 31, 1954, some 1,776 people had joined the Credit Union. Deposits totaled \$72,139 and 720 loans totaling \$119,189 had been made. This was a modest beginning for a financial institution that currently has over 210,000 members and \$2.7 billion in assets.

Robins Financial Credit Union changed to a State Charter in January of 2016. Membership is open to all who live or work in the following 35 counties: Baldwin, Barrow, Bibb, Bleckley, Butts, Clarke, Crawford, Crisp, Dodge, Dooly, Emanuel, Greene, Hancock, Henry, Houston, Jackson, Jeff Davis, Jones, Lamar, Laurens, Macon, Madison, Monroe, Morgan, Oconee, Peach, Pulaski, Putnam, Taylor, Telfair, Twiggs, Walton, Washington, Wilcox, and Wilkinson.

Important Milestones:

1950s



- The first Board of Directors, Credit Committee, and Supervisory Committee were elected from a group of 40 interested people.
- Amended charter to include enlisted military personnel into the field of membership.

1960s

- Passed the \$1 million mark in assets.
- First computers were purchased for the bookkeeping department.
- Personal Service Loans were introduced.
- First full-service Credit Union branch office was opened on Robins AFB.

1970s

- Became one of the first credit unions in the world to operate own on-line, in-house, real-time computer and moved into the realm of electronic data processing.
- Full service was made available to members at the new 803 Watson Boulevard location in Warner Robins.

1980s

- The draft account, comparable yet superior to a bank checking account, was introduced. Robins Federal pioneered credit unions dealing totally and independently as a financial institution with the Federal Reserve System.
- Introduced IRA accounts, ATMs, additional drive through services, mortgages, second mortgages and a new, faster and more powerful computer.
- Merger of Peach County Federal Credit Union into Robins Federal Credit Union. Opened the field of membership to the Boards of Education for Peach, Taylor, Macon Counties and the faculty of Ft. Valley State College.
- New Macon/Bibb County office opened on Log Cabin Drive in Macon.
- Began offering a Visa card program and Command Call, an Audio Response System

1990s

- Began offering services to members through PLAN AMERICA®, Credit Union Agency Insurance Services and Credit Union Cooperative Automotive Resources. Today it is known as Robins Investment and Retirement Services and provides members with the needed guidance for financial planning and assistance in purchasing investment tools and insurance products.
- A new computer system was purchased and installed.
- ATM cards gave access to credit union accounts from anywhere in the world.
- Employees of BlueBird Corporation were included in field of membership.
- Indirect Lending was introduced.
- In 1996, Robins Federal's 100,000th member joined the credit union.



- The convenience of debiting accounts through the Visa® Check Card was added in 1998.
- Introduced Robins Direct, the credit union call center, to members.
- New Warner Robins offices opened on North Houston Road and South Houston Lake Road.
- New Perry office opened on Perry Parkway.
- Development of web site, www.robinsfcu.org.

2000s

- In January 2000, changed to a Community Charter to offer financial services to anyone who lives, works, worships, or attends school in 13 counties in Central Georgia area.
- Opened new location in Gray, November 2001
- Opened three new locations over six months in 2002, including Milledgeville, South Macon at Hartley Bridge Road and Fort Valley.
- Expanded online services to feature lending, home banking, free Web Bill Pay and electronic statements.
- New locations opened on Highway 96 in Warner Robins, North Macon at Zebulon Road, McRae and Athens in 2004.
- New location opened on Mulberry Street in Macon in 2008.
- In April of 2009 Robins Federal launched Mobile Banking giving members access to their funds anytime, anywhere.

2010s

- New locations opened in Milledgeville and Forsyth in 2010
- New location opened on Riverside Drive in Macon in 2011
- In 2012, introduced Apps for Mobile Banking as well as added 3 new ATM locations with 1 in Byron and 2 on Robins Air Force Base
- In 2013, developed text banking and introduced a Rewards program for VISA® Credit Card, Change the Way You Save – Change Rounding Program
- In 2014, made enhancements to our Online Banking, Mobile Banking and Bill Pay Services
- In 2015, began preparations for the conversion to State Charter as well as launched Apple Pay and Insurance Services
- In January 2016, State Charter becomes effective and Robins Federal Credit Union changes its name to Robins Financial Credit Union
- Also in 2016, expanded our digital wallet offerings to include Android Pay and Samsung Pay
- New location opened in Dublin, July 2017
- Also in 2017, introduced Robins Financial Card Guard App as an extra security feature for credit and debit cards
- New location opened in Warner Robins, March 2018
- New location opened in Watkinsville, February 2019



For More Information

Robins Financial Credit Union is an excellent resource for up-to-date information on financial issues. Let us assist you as you craft a dynamic story that impacts your audience.

For more information, or to speak with a Robins Financial Credit Union spokesperson contact the Marketing Department.

800-241-2405 x. 2860

478-923-3773 x. 2860

marketing@robinsfcu.org



John R. Rhea

President/CEO



Biography

John R. Rhea has been President and CEO of Robins Financial Credit Union since 2008. Formerly the Executive Vice President of Robins Financial, John has also served as the Vice President of Branch Operations.

With more than 35 years of experience in the financial industry, John's extensive business expertise includes banking operations, lending, sales, asset and liability management and strategic planning.

A native of Pittsburgh, with a Bachelor of Science in Finance from Pennsylvania State University. He is a member of the following: Museum of Aviation Board of Directors, Georgia Credit Union League Board of Directors, Twenty-First Century Partnership Foundation Secretary/Treasurer, My CU Services, Board of Directors and NewTown Macon Board Member.

During John's tenure as President and CEO, Robins Financial Credit Union has grown to 22 branch offices, 210,000 members and more than \$2.7 billion in assets, making Robins Financial the second largest credit union in Georgia.



Christina O'Brien

Executive Vice President



Biography

Christina O'Brien has worked in the field of finance for Robins Financial for over 20 years. She began her career as a Teller and worked her way up to Consumer Loan Manager, then in 2007 became the Vice President of Risk Management. She accepted the position of Executive Vice President in 2017.

Christina's areas of expertise include fraud, identity theft, compliance and projects related to debit and credit cards. Widely considered an expert in the field, she conducts seminars on these subjects, as well as on the basics of borrowing money.

She has a Bachelor of Arts in Management from Georgia College & State University (Milledgeville, GA). She has served as a Board Member of the Robins Regional Chamber of Commerce and the Robins Regional Education Foundation, member of the GA Credit Union Affiliates Regulatory Response Committee, and a Leadership Robins Region Alumni.

To schedule an interview or guest speaking arrangement with Christina O'Brien, please contact the Robins Financial Marketing Department at 478-923-3773 x. 2860



Dee Dee Côté

SVP/Chief Administrative Officer

Biography

Dee Dee Côté has worked in the financial industry for 27 years, 25 of which have been with Robins Financial Credit Union. She has served as the Director of Marketing and Vice President of Marketing before accepting the position of the Vice President of Administration in 2004. She oversees Robins Financial Credit Union's Marketing, Training and Human Resources departments. In 2011, she was promoted to Senior Vice President and Chief Administration Officer.

A native of Central Georgia, Dee Dee has a Master's in Business Administration from Georgia College & State University (Milledgeville, GA) as well as a Bachelor of Business Administration in Marketing and Management from Valdosta State University (Valdosta, GA). She served as a Board Member with both the Robins Regional Chamber of Commerce and the Houston County Career Academy. She is currently a member of the Georgia Affiliates Credit Union Political Action Committee Board of Trustees.

To schedule an interview or guest speaking arrangement with Dee Dee Côté, please contact the Robins Financial Marketing Department at 478-923-3773 x. 2860



Robert Dyal

Vice President of Business Services and Lending

Biography

Robert Dyal has worked in the field of finance for the past 30 years. Prior to joining Robins Financial Credit Union in 2004, he held the position of Regional Vice President Branch Administration – South Georgia Region with SouthTrust Bank; Vice President and Senior Lender with The Citizens Bank of Cochran (Synovus Affiliate); Assistant Vice President – Branch Manager (Warner Robins) and Assistant Branch Manager (Warner Robins), and Management Associate (Dublin) with The Citizens and Southern National Bank. During his employment with Robins Financial, Robert has held the positions of Business Services Manager and Vice President of Risk Management prior to accepting his current position in 2008.

Robert is an expert in lending products, including commercial loans, mortgage loans, direct consumer loans and indirect consumer loans. He is also an expert in loan administration and operations, branch administration, and regulatory compliance. He has conducted educational seminars on business loans, building credit, and new home buyer education.

Robert has a Bachelor of Business Administration from Georgia College and State University – Milledgeville, GA as well as an Associate of Business Administration from Middle Georgia College – Cochran, GA. A resident of Central Georgia for 53 years, Robert is a member of Limestone Baptist Church of Cochran and currently serves as Treasurer.

To schedule an interview or guest speaking arrangement with Robert Dyal, please contact the Robins Financial Marketing Department at 478-923-3773 x. 2860



Scott Kletcke

Chief Financial Officer

Biography

Scott Kletcke is the Chief Financial Officer for Robins Financial Credit Union. Kletcke has served in this role for the organization since 2004. Prior to that he was the Vice President of Finance, Comptroller, and Director of Internal Audit.

With more than 25 years of experience in the financial industry, Scott's extensive business expertise includes finance, accounting, investments, asset and liability management, internal audit and strategic planning.

A graduate of Georgia College and State University, Scott has a Bachelor of Arts in Finance and Banking. He serves on the Board of Directors for Goodwill Vocations, and the Middle Georgia State University Athletics Foundation. He is also on the Advisory Board for Middle Georgia State University's School of Business.



Ashley Minshew

Assistant Vice President of Mortgage Lending

Biography

Ashley Minshew has worked in the financial industry for 25 years, and has been employed with Robins Financial Credit Union for her entire career. She has served in her current position of Assistant Vice President of Mortgage Lending since May 2006. She also held the position of Branch Manager at the Houston Lake Road and Watson Boulevard offices.

Ashley is an expert in mortgage loans subjects, such as first time home buying, purchasing a home, refinancing a home and current issues in mortgage lending; consumer loan subjects such as establishing and managing credit, protecting your credit and improving your credit score; lending procedures, and various information about credit union accounts, products, services and procedures .

She was chosen as *Manager of the Year* by Robins Financial employees in 2007, 2010, and 2012. Ashley is a member of the Mortgage Bankers Association of Georgia, the CUNA Lending Council and the Southeastern Credit Union Real Estate Network as well as the Warner Robins Civitan Club and Central Baptist Church of Warner Robins. She has coached youth soccer and football and cheerleading.

To schedule an interview or guest speaking arrangement with Ashley Minshew, please contact the Robins Financial Marketing Department at 478-923-3773 x. 2860



Tammy Ross

Assistant Vice President of Branch Services

Biography

Tammy Ross began her career in finance with Robins Financial Credit Union in 1989. Although she started as a part-time Teller, Tammy was quickly promoted. She has held the positions of New Account Clerk, Loan Processor, Assistant Branch Manager and Branch Manager in the past. She accepted her current position of Assistant Vice President of Branch Services in 2007.

She is an expert in branch operations, including account opening and maintenance procedures, teller operations, lending and various types of financial products and services. She is also an expert in budgeting and debt management. While educating members and providing financial services is one of her passions, Tammy is also experienced in personnel matters, such as training, development and leadership.

Tammy is a member of the Warner Robins Civitan Club and has held various leadership positions within that organization. She has also repaired and refurbished homes with Rebuilding Together, Inc., labored on new homes with Habitat for Humanity, and she is a member of Southside Baptist Church in Warner Robins. Tammy has an Associate's Degree in Science from Macon State University (Macon, GA) and is currently pursuing her Bachelor's Degree in Business Management from Grantham University.

To schedule an interview or guest speaking arrangement with Tammy Ross, please contact the Robins Financial Marketing Department at 478-923-3773 x. 2860



Shane Reagan

Assistant Vice President of Consumer Lending

Biography

Shane Reagan has worked for Robins Financial Credit Union for more than 20 years. Prior to becoming the Assistant Vice President of Consumer Lending, Shane worked in multiple positions throughout the branch network. He has worked in many of the markets that Robins Financial represents including Macon, Warner Robins and Robins Air Force Base. Shane moved to the Consumer Lending Department in 2008.

Shane's expertise is in lending products, including equity loans, direct consumer loans and indirect consumer loans. He also works on project management and consumer loan marketing promotions. He has conducted educational seminars on personal finance, building credit, equity loans, and how to purchase an automobile.

Shane has a Bachelor of Business Administration from Mercer University – Macon, GA as well as an Associate of Business Administration from Macon State College – Macon, GA. A resident of Central Georgia for over 20 years, Shane is active in many community and civic organizations.

To schedule an interview or guest speaking arrangement with Shane Reagan, please contact the Robins Financial Marketing Department at 478-923-3773 x. 2860