

2021 Impact Report

Improving the financial lives of our members isn't just something we say, it's something we've been doing for more than 85 years! By inspiring financial hope and helping our members transform their lives, we're also transforming our communities and making them greater places to live, work, and play.



IMPROVING FINANCIAL LIVES

212 mortgages
 (over \$62 million) to make members' homebuying dreams come true

2,679 personal loans
 (over \$12.7 million) to fund members' financial goals

119 members
 received a lower-rate by refinancing their mortgage with Spero

4,003 auto loans
 (over \$87 million) that put our members in the driver seat



EARNINGS AND PERKS FOR OUR MEMBERS

Members received
29,641,494 points
 for using their credit cards

\$2,671,629 given back
 to members as savings/checking account earnings

Members received
\$46,462 in ATM refunds
 through Kasasa Cash/Cash Back accounts

\$114,466 in total
 online balance transfers on Spero credit card



HELPING OUR MEMBERS SOAR FINANCIALLY

528 members
 impacted by Spero financial wellness resources

30 community members
 participated in 2 community financial wellness workshops



MAKING OUR COMMUNITIES BETTER PLACES TO LIVE, WORK, AND PLAY

\$153,000 donated
 to 18 local non-profits to support food insecurity, affordable housing, and more

\$1,000,000 donated
 to Anderson University to support Trojan Football

Spero participated/hosted over
26 community events

\$12,895 contributed
 to 10 Upstate schools to support student athletics

\$9,000 granted
 to 3 Spero members to support their higher-education aspirations



2021 Snapshots

➤ Soaring as Spero Financial

- 50,080 Total Members
- \$559 Million in Assets
- Named 2021 Best Places to Work in South Carolina
- Top 3 Finalist in 2021 Best of the Upstate Community Choice Awards
- 3 CUNA Diamond Awards for Brand Awareness, Member Publication/Newsletters, and Video Non-Commercial Series

➤ Top Stories of the Year

- **BECOMING ONE:** Anderson Federal Credit Union officially joined Spero Financial — making it the largest credit union merger in the history of South Carolina.
- **8TH COOPERATIVE PRINCIPLE:** Spero Financial executed the 8th Cooperative Principle of Diversity, Equity, and Inclusion (DEI) signifying the organization's commitment to furthering DEI.
- **SPERO FINANCIAL FIELD:** Spero Financial contributed \$1 million to create Spero Financial Field in support of the new Trojan Football Program kicking off fall of 2024.

➤ Taking Care of Team Spero

- 159 employees serve the organization across 33 different departments
- 240 individuals provided with medical insurance — both employees and their families
- 25,012 hours of paid time off was awarded
- 22 promotions and 14 transfers to roles in other departments
- 2 retirements celebrated

RALPH HAMILTON
Member Since 2014

