



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

2022 Impact Report

At Spero Financial, we've been improving financial lives in the Upstate and Midlands for over 85 years. These numbers aren't just numbers, but real lives changed — people who make our communities greater places to live, work, and play!



HELPING OUR MEMBERS SOAR FINANCIALLY

136 mortgages
(\$42 million) to make members' homebuying dreams come true

2,906 personal loans
(\$15 million) to fund members' financial goals

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

4,003 auto loans
(\$98 million) that put our members in the driver's seat



EARNINGS AND PERKS FOR OUR MEMBERS

Members received
28 million points
for using their credit cards

\$3.8 million given back
to members as savings/checking account earnings

Members received
\$37,870 in ATM refunds
with Kasasa accounts

\$250,000 in member savings
through our CO-OP ATM Network



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

648 employee volunteer hours
in our communities

\$200,000 donated
to non-profit organizations in the markets we serve

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

23 community events
that Spero participated in with local non-profits

9 volunteer events
Team Spero participated in