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



2025 *Impact Report*

At Spero Financial, we've been improving financial lives in the Upstate and Midlands for over 90 years. These numbers are not just numbers, but real lives changed - making our communities greater places to live, work, and play!

HELPING OUR MEMBERS SOAR FINANCIALLY

55 *first mortgages*
($19.5 million) to make members' homebuying dreams come true

2,453 *personal loans*
($15 million) to fund members' financial goals

2,268 *new checking accounts*
to help members have easy access to their money

205,481 *member transactions*
supported by Spero branches

7,553 *chats*
served in our Member Solutions Center

364 *HELOCs*
($32.5 million) so members could tap into the equity of their home

2,592 *auto loans*
($83.9 million) that put our members in the driver's seat

102,833 *member calls*
serviced in our Member Solutions Center

84,975 *member transactions*
supported by TellerLink

EARNINGS AND PERKS FOR OUR MEMBERS

Members received
27.8 Million *points*
for using their credit cards

$16.8 Million *given back*
to members in interest earnings

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1,293 *employee volunteer hours*
in our communities

$147,882 *donated*
to non-profit organizations in the markets we serve

118 *community events*
that Spero participated in with local non-profits or hosted for Spero members

10,404 *community members*
impacted by Spero's financial wellness initiatives

$15,000 *granted*
to 3 Spero members to support higher-education aspirations



2025 *Snapshots*

Soaring as Spero Financial

48,865 Total Members

$707 Million in Assets

- Named ***2025 Best Places to Work in South Carolina*** (5th Year in a Row)
- Named 3rd (by asset size) in the Nation for ***Best Credit Unions to Work For***
- Winner for ***Top Mortgage Lender in the Upstate*** by Greenville News Community Choice Awards
- Top 3 Finalist for ***Anderson's Best of Hometown*** by Anderson Independent Community Choice Awards
- Winner of the ***Carolinas Credit Union Foundation's Disaster Recovery Award*** and ***Louise Herring Philosophy Award***
- ***Multifaceted Campaign Diamond Award*** by the Credit Union National Association

Employee Highlights of the Year

- President and Chief Executive Officer Brian McKay Named by SC Biz News to the ***South Carolina 500 List***
- Community Engagement Manager Chelsea Newton Named by Greenville Business Journal as a ***Greenville Best and Brightest 35 and under***

Taking Care of Team Spero

- 166 employees serve the organization across 35 different departments
- 181 individuals provided with medical insurance – both employees and their families
- 26,000+ hours of paid time off were awarded
- 14 promotions and 8 transfers to roles in other departments
- 6,624 employee training hours