

2024 ANNUAL REPORT

*Charting the Course
68th Annual Meeting*

Bank Where YOU'RE the Star

At FreeStar Financial Credit Union, our members are the star attraction. Every team member brings energy, commitment, focus, and unparalleled service to each member, the star at center stage on your journey to Taking Your Dreams Higher!



FreeStar
Financial
CREDIT UNION
Take Your Dreams Higher.

Bank Where YOU'RE the Star

FreeStar Financial Credit Union was originally established in 1957 at what is now the Selfridge Air National Guard Base as Selfridge Air Force Base Credit Union. In its early years, the credit union's field of membership consisted of military personnel and supplemental staff at Selfridge Air Force Base.

As the credit union has grown and expanded its membership base, there have been a few name changes: Joint Military Services Credit Union, Joint Military and Veterans Credit Union, and Central Macomb Community Credit Union.

An exciting chapter began in 1999 when the credit union was granted a community charter by the state of Michigan to serve all of Macomb County and its members as a full-service financial institution.

Since then, FreeStar Financial has fully expanded its field of membership to welcome all counties and military members throughout Michigan. Today, FreeStar Financial is a vibrant credit union with eight full-service branch locations serving over 22,000 members and meeting the financial needs of our members throughout their life's journey.

When you have a plan and follow the plan through its ups and downs and opportunities and challenges, it's rewarding. It's a powerful feeling when you know that you are connected to a greater group, a larger cause, or simply a common effort toward a goal. Taking Your Dreams Higher is much more than a simple tagline or marketing words. It's our mission to help each and every one of you, our members, to succeed in your plans, on your terms and with your goals in mind. FreeStar Financial is here for you through every step of your financial journey. You have our commitment.

-  We live here, work here, and invest here.
-  We are financially strong.
-  We are resilient.
-  We put words into action.
-  We take your dreams higher.

FreeStar Financial team members are connected at the heart of their communities, contributing time, effort, expertise, and commitment to our neighbors.



FreeStar Financial Mission, Vision, and Values

FreeStar Financial is focused on connecting our communities with opportunity and extending our experience and expertise as a community leader to accelerate the path. From our military members, to our community citizens, to our area businesses, we are committed to being the financial guide and resource needed to succeed in life. Together, we continue to strengthen our bonds with employees, members and communities, staying rooted in our mission while innovating for the future.

MISSION

To positively impact the lives of our members, team members, and community through meaningful connections and progressive financial solutions.

VISION

Our credit union legacy: Commitment to integrity, innovation and excellence.

Community impact: Supporting local businesses, charities and events.

Maintaining strong values: Building member relationships through personalized service.

VALUES

Connect with team members:

- Enhancing collaboration and communication across departments.

Connect with members:

- Delivering exceptional service and progressive solutions.

Connect with your community:

- Strengthening our local presence and involvement.

Take your dreams higher!

- We're with you every step of the journey.



We are charting the course by leading change and creating opportunity.

68th Annual Meeting Agenda

We welcome our membership and proudly share operating results from the past year.

- ⚡ Call to order
- ⚡ Roll call
- ⚡ Minutes approval
- ⚡ Nominating committee report
- ⚡ Board of director's report
- ⚡ Audit committee report
- ⚡ Treasurer's report
- ⚡ Executive report
- ⚡ President's report
- ⚡ Old business
- ⚡ New business
- ⚡ Adjournment



Member Star Power Means Taking Dreams Higher

Building Local Communities. Connecting Today and Tomorrow.

A credit union, at its heart, is a not-for-profit financial cooperative that enables members to join together and create a greater good than could be accomplished individually. This means that members come together, act together and stay together and that the FreeStar Financial team coordinates efforts to bring the tools, accounts, guidance and expertise needed for financial success. We enable our members to overcome financial challenges, navigate life's dynamic nature and be positioned to truly Take Your Dreams Higher.

FreeStar Financial participates in building our local communities through small actions such as volunteering, serving as leaders, providing monetary contributions and grants, and supporting our military members in all phases of their service. From our humble beginnings in 1957 with \$13,000 in assets, FreeStar Financial is today a vibrant, full-service credit union with assets over \$330 million serving over 22,000 members across eight local communities and military members statewide. We even added to the family in 2024 with the integration of Eastpointe Community Credit Union, whose members greatly benefit from the deeper resources, broader product offerings and added service locations of FreeStar Financial.



Highlighting the FreeStar Member Difference: 2024 FreeStar Highlights

One Associate and One Member's Success at a Time

2024 was a year of member service, progressive growth and award-winning excellence:

**WE WELCOMED
3,214
NEW MEMBERS**

**WE PROCESSED
3,044
LOAN APPLICATIONS**

**WE BOOKED
\$54,774,997
IN NEW MEMBER LOANS**

**WE ISSUED
\$12,989,830
IN MEMBER HELOC
AND MORTGAGES**

**WE WORKED WITH
786
MEMBERS FOR LOAN
FLEXIBILITY WITH A SKIP-A-PAY**

Award-Winning Excellence

2024 Outstanding Credit Union of the Year

The Michigan Credit Union League honors a credit union that has been exceptionally supportive of the industry on a local, chapter, and statewide level over the past year. FreeStar Financial was the recipient of this year's prestigious award, given to the Michigan credit union that has gone above and beyond in their involvement in advocacy, performance and service and that demonstrates a tireless effort to affect positive change for their members and community.



Patty Corkery, MCUL President and CEO and Raymond White Jr., board chairperson

The nextGEN Young Professionals of Macomb County, part of the Macomb County Chamber of Commerce, hosted its 2024 40 Under 40 Awards ceremony. The program celebrates the exceptional achievements and contributions of individuals who have demonstrated outstanding leadership, innovation and impact within their respective fields and communities. Two FreeStar Financial leaders were presented with this distinguished honor: Phillip Thompson, branch operations director, and Marc Alexander, board director.



Phillip Thompson

Marc Alexander



Chairperson's Report

As we reflect on the past year and look toward the future, we remain committed to your financial success and the continued growth of our credit union.

At FreeStar Financial, our board of directors is intentionally composed of a well-rounded group of experts who help guide our vision and strategy. Each board member brings unique expertise—from finance to technology and law—that helps us navigate an evolving financial landscape with confidence and foresight. Their collective strength ensures that we continue to serve our members with integrity, innovation and long-term financial success.

INVESTING IN THE FUTURE: CORE BANKING SYSTEM UPGRADE

A key milestone in our journey is the upcoming core conversion, set to roll out in late summer 2025. This transition to a new core processor is more than just a system upgrade; it is a significant step forward in our digital transformation strategy. We are truly charting the course and leading change.

One of our most significant initiatives in 2024 was conducting due diligence to select the new core banking system. After a thorough selection process, we chose the **KeyStone system from Corelation**, a platform already trusted by several billion-dollar credit unions.

This **new core processing system** is a substantial investment in our future, designed to improve efficiency, security, and service delivery. It will allow for faster transactions and seamless integration with digital banking tools as well as enable us to introduce innovative products and services. KeyStone's user-friendly technology will also enhance overall member value and strengthen our connection with millennial and Gen Z members.

Our commitment to innovation continues to drive our vision for the future. **Financial technology**, known as fintech, helps credit union members by enhancing convenience, accessibility and efficiency in financial services. We have already integrated with Apple Pay and Google Pay, enabling secure, contactless transactions for greater convenience.

Fintech is also used in our online banking and mobile applications. In addition to providing you with digital tools, fintechs incorporate advanced fraud detection, biometric authentication, and blockchain technology to help protect members from cyber threats.



FreeStar Financial is also **reimagining the in-branch experience** to provide a more personalized and engaging interaction. By transforming traditional roles into concierge-style financial advisors, we will offer a more knowledgeable and comprehensive service, helping members make informed financial decisions with confidence.

Another exciting development is our focus on artificial intelligence (AI). AI-driven strategies will allow the credit union to:

- **Anticipate member needs and offer proactive financial solutions.**
- **Improve efficiency in loan approvals and risk management.**
- **Strengthen cybersecurity and fraud protection measures.**

A dedicated team will be established to evaluate AI implementation options tailored to the unique needs of each department. This team's core mandate includes assessing potential AI technologies, determining their alignment with departmental objectives, and analyzing their impact on productivity and decision-making processes.

While we embrace technology, the credit union remains committed to maintaining the human touch that defines us. Personalized service and expert financial guidance will continue to be at the heart of what we do.

We recognize that financial well-being extends beyond traditional banking. That is why we are evaluating the potential for offering **wealth-management services**, including wills and trusts for your estate planning. A dedicated committee will assess strategic partnerships and explore whether to develop an in-house team or collaborate with experienced professionals in the field.

Additionally, we are strengthening our community partnerships by collaborating with local businesses and organizations. FreeStar Financial Credit Union proudly supports small credit unions through our MiT CUSO. This Credit Union Service Organization (CUSO) was established to provide cost-effective, scalable, and innovative technology solutions that enhance operations and member services.

Our MiT CUSO offers comprehensive IT support, strengthens security measures, and ensures regulatory compliance, allowing us to help smaller credit unions navigate today's evolving financial landscape. By partnering with MiT, small credit unions can enhance efficiency, compete with larger financial institutions, and deliver modern banking services, all while staying within budget.

Together, we can foster economic growth, support financial education and deepen our community connections.

MOVING FORWARD, TOGETHER

At the heart of everything we do is you, our members. Your trust, engagement and commitment inspire us to innovate and grow. As we move into 2025 and beyond, we remain dedicated to financial empowerment, exceptional service, and the strong sense of community that sets us apart.

With your support, we are not just adapting to change, we are leading it. By embracing innovation and working together, we will shape the future of our credit union and build a stronger financial future for all.

Thank you for being a valued member. We look forward to an exciting year ahead.

A handwritten signature in black ink.

Raymond W. White, Jr.
Chairperson of the Board

	2022	2023	2024
Total Dividends Paid	\$1,113,293	\$3,143,807	\$3,635,635
Total Assets	\$307,797,752	\$321,216,421	\$328,892,142
Deposits	\$269,809,707	\$284,726,971	\$290,723,383
Loans (gross)	\$205,069,716	\$211,838,333	\$214,852,293

President's Report

As your president and CEO, I am honored to lead this credit union with a clear vision, unwavering commitment, and an intentional focus on our members. At this year's annual meeting, we came together to reflect on our journey, celebrate achievements and set the course for an exciting future. This year's theme, Charting the Course: Leading Change and Creating Opportunity, perfectly reflects our path forward.

Board chair Raymond White Jr. provided insights into our strategic vision and key priorities, followed by reports from our audit committee and treasurer. Our CIO, Tim Strenk, shared how FreeStar Financial is driving change through innovative technologies. I would like to now highlight how we are creating opportunities to empower our members in achieving their financial goals.

STRATEGIC GROWTH: 2024 MERGER

A major milestone in 2024 was our successful merger with Eastpointe Community Credit Union. This partnership expanded FreeStar Financial's products and services to **1,500 new members** while maintaining our dedication to personalized service and financial stability. The merger added an additional branch location for all members to use. Mergers like this remain a key part of our growth strategy, enabling us to reach and support even more individuals.

FINANCIAL HIGHLIGHTS

Thanks to our incredible community of **22,377 members**, we experienced an **\$8.3 million** increase in total assets from 2024. Your continued loyalty allowed us to assist members with **\$56 million in new loan originations**, and we proudly paid over **\$3.6 million in dividends and interest** back to our members.

MEMBER SERVICES INNOVATION

To better align with evolving member preferences, we adjusted branch operations to optimize resources. With more members choosing the **security and convenience of 24/7 digital services**, we updated our branch hours and transitioned the **Shelby Township branch** into a Member Service Center.

Traditional teller operations are now conducted via **Interactive Teller Machines (ITMs)** in the drive-thru, while the lobby remains dedicated to essential services such as account openings, loan processing, and debit-card issuance.

Additionally, we enhanced security by introducing a new Member Verification prompt in our online banking platform and mobile app. This feature encourages members to update their contact information and includes a **30-day password expiration reminder**, further strengthening account security.



EXPANDED PRODUCT OFFERINGS

Staying at the forefront of financial technology and member expectations means embracing innovation while remaining true to our mission of providing accessible, affordable financial solutions. In response to economic challenges, we expanded several key products to offer greater member access:

Product	Key Features	Benefit
Home Equity Line of Credit	Promotional 4% discount for the first 12 months	Lower initial borrowing rates
First-Time Auto Loans	Increased the loan limit from \$15,000 and extended the repayment terms from 60 to 72 months	Affordable financing options for first-time car buyers
Military Heroes Reward Program	Launched two new Visa products	Exclusive discounts for military members and veterans
Kick-Start Business Lending Program	Loan access for businesses with less than two years of financial history	Supports new business owners

EMPOWERING THROUGH FINANCIAL EDUCATION

Financial education remains at the heart of our mission. In 2024, we invited members to seminars on homebuying and Medicare, while this year, board member Jeffrey Bruss led a session on estate planning. Additionally, our team continued bringing **#Adulting**, a financial literacy simulation, to local high school students.

We are also proud to announce that **13 team members** earned the Certified Credit Union Financial Counselor (CCUFC) designation, equipping them with the expertise to guide members toward informed financial decisions.

COMMUNITY ENGAGEMENT

Our team was actively engaged in **27 community events** in 2024, including **Summer Movies in the Park**, the **St. Clair Shores Social District Days**, and **our annual Halloween Stroll**. Our director of community development collaborated to bring an e-waste fair to the St. Clair Shores branch to recycle electronics. Attending additional networking events, Macomb County Chamber mixers, ribbon cuttings, and community meetings has strengthened our brand presence and welcomed new members.

We also proudly participated in **Credit Union Kind Day**, where **69 credit unions and 4,200 volunteers** made a lasting impact on **622 organizations**. Our team supported local charities focused on the elderly, homelessness, autism, **Habitat for Humanity**, and **Families Against Narcotics**. Collectively, Credit Union Kind Day contributed **\$287,000** in goods and donations to Michigan communities.

HONORING OUR HERITAGE

FreeStar Financial Credit Union was founded at **Selfridge Air National Guard Base** in 1957, and we remain deeply committed to preserving our history. In 2024, we donated a historic aircraft, the **Curtiss JN-4 "Jenny" biplane**, to the **Selfridge Military Air Museum**. This World War I-era plane, currently under restoration, was originally used to train pilots at Selfridge Field in 1917. Once completed, it will become a permanent exhibit, paying tribute to our roots.

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FREESTAR FINANCIAL FOUNDATION AND CHARITABLE IMPACT

Through the FreeStar Financial Foundation, we continued our strong commitment to military organizations, local charities, and education. Our annual \$4,000 scholarship program for graduating high school seniors remained a highlight, while events like Night at the Races helped us raise nearly \$20,000 for military and community charities.

In 2024, all proceeds went to support our Charities of Choice: Macomb Foster Closet and Guardian Angels Medical Service Dogs. Looking ahead to 2025, we are excited to partner with the Fallen and Wounded Soldier Fund and CARE of Southeastern Michigan as our designated charities.

AWARD-WINNING EXCELLENCE

FreeStar Financial was thrilled to be honored as OUTSTANDING CREDIT UNION OF THE YEAR by the Michigan Credit Union League. This prestigious award recognized our achievements in 2024 and would not be possible without our dedicated employees, the leadership of our board of directors, and the unwavering support of our members.

We also celebrated the remarkable achievements of our leaders. First, we congratulate board director Marc Alexander and operations director Phillip Thompson for being recognized with the Macomb County Chamber of Commerce NextGEN 40 Under 40 Award. Their contributions have made a lasting impact on our credit union and community.

Second, we proudly acknowledge Crystal Dennis, director of community development, for being named a finalist for the Macomb Foundation ATHENA International Award. These outstanding individuals continue to inspire us all with their leadership and commitment to service.

LOOKING AHEAD

As we chart our course forward, our vision remains clear: to be more than a financial institution—we strive to be your trusted partner, your advocate, and your resource.

Thank you for your continued trust and support. Together, we are leading change and creating opportunities for a brighter financial future.



Drema D. Isaac
President & CEO

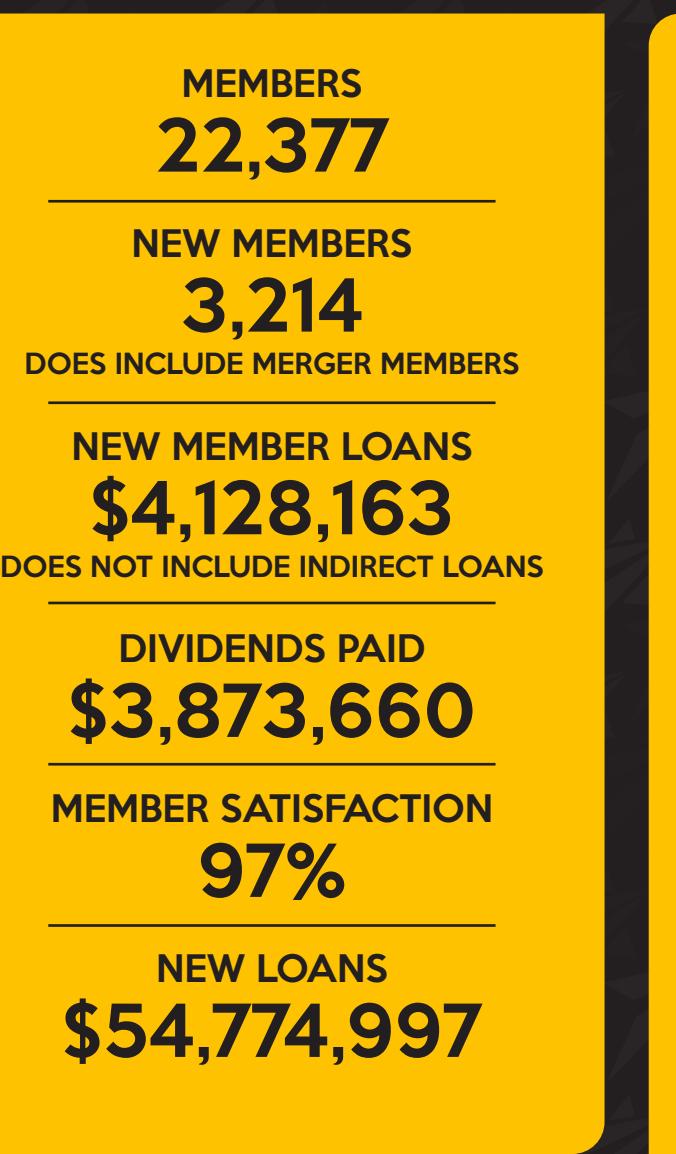
Consolidated Financial Statements

The Results of Charting the Course

	Dec. 31, 2024	Dec. 31, 2023
ASSETS		
Loans	214,852,293	211,838,333
Allowance for Loan Loss	-1,798,569	-1,355,726
Cash	3,504,281	2,532,410
Cash on Deposit	25,517,348	12,612,333
Investments	64,231,010	75,424,173
Land & Building	12,730,874	11,275,152
Other Assets	9,854,905	8,889,746
Total Assets	\$328,892,142	\$321,216,421
LIABILITIES & EQUITY		
Shares	99,867,714	91,836,205
Money Management	48,520,851	48,241,601
Share Drafts	54,142,251	49,181,306
Certificates	88,191,567	95,467,859
Other Liabilities	11,073,530	11,617,343
Total Equity	27,096,229	24,872,107
Total Liabilities & Equity	\$328,892,142	\$321,216,421
INCOME		
Loan Interest	12,037,689	10,483,100
Investment Interest	2,253,283	2,157,966
Other Income	4,352,287	4,553,565
Total Income	\$18,643,259	\$17,194,631
EXPENSES		
Operating Expense	12,331,624	11,734,156
Provision for Loan Loss	936,514	971,144
Dividends Paid	3,635,635	3,143,807
Interest on Borrowings	238,026	272,606
Total Expense	\$17,141,799	\$16,121,713
Net Income	\$1,501,460	\$1,072,918

Organizational Star Power

2024 by the Numbers



2023 Annual Meeting Minutes

67th ANNUAL MEETING MINUTES APRIL 18, 2024

Board Chairperson Raymond White, Jr. called the 67th annual FreeStar Financial meeting to order at 3:10 p.m. on April 18, 2024. The meeting was held at Zuccaro's Banquet Hall in Chesterfield, Michigan. In attendance were 34 credit union members, 14 staff members, and seven volunteers.

Chairperson White welcomed everyone to the meeting and introduced the other board members: Vice Chairperson Charles Larsen, Treasurer Kristi Le, Secretary Jeffrey Bruss, and Directors Catherine Patyi, Ashley Ciamillo, and Marc Alexander.

Mr. White then introduced the credit union's operations team members in attendance: President/CEO Drema D. Isaac, Chief Financial Officer Abigail Ward, Chief Growth Officer Jennifer Martines, Chief Information Technology Officer Tim Strenk, Vice President of Operations Anne Lester, Vice President of Community Affairs Victoria McIntosh, and Vice President of Marketing Sarah Bryan.

Secretary Jeffrey Bruss announced that a quorum was established. Therefore, the chairperson waived a roll call.

Mr. Bruss read the minutes of the 66th annual meeting held on April 20, 2023. Upon completion, the membership accepted the minutes as read. A motion was made by Glenn Voorhess and seconded by Rodney Tolbert to approve the 2023 annual meeting minutes.

Catherine Patyi, the nominating committee chairperson, gave the nominating committee report. The committee also included board members Charles Larsen and Ashley Ciamillo. On November 16, 2023, the committee met to fill three board of directors vacancies. Mrs. Patyi announced that Marc Alexander, Jeffrey Bruss, and Kristi Le were elected by acclamation to remain as board of directors members, each for a three-year term. A motion was made by Larry Becker and seconded by Felicia Jaskowski to approve the nominations.

Board of Director Report

Audit Committee Report

Treasurer Report

Chief Information Officer Report

President /CEO Report

Raymond White, Jr.

Charles Larsen

Kristi Le

Tim Strenk

Drema D. Isaac

After the reports were given, President/CEO Drema D. Isaac answered questions from the membership.

Chairperson Raymond White, Jr. called for a motion to accept the reports as presented. A motion was made by Barbara Fanone and seconded by Charlotte Becker to accept the reports.

Twenty door prizes totaling \$500 were disbursed.

Old Business - There was no unfinished business to discuss.

New Business - There was no new business to be considered by the board of directors.

Closing comments were given by President/CEO Drema Isaac and Board Chairperson Raymond White, Jr.

There being no further business, a motion was made by Susan Jaskowski and seconded by Joe Jaskowski to adjourn the meeting.

The meeting was adjourned at 4:08 p.m.

Making Members the Star Attraction

FreeStar Financial Growth and Progress Update

Purposeful growth occurs when planning meets action. At FreeStar Financial we plan ahead for meeting member needs and community challenges and to meet the changing economic and regulatory environment of the financial services industry. 2024 was a year of adaptation, from welcoming new members from the Eastpointe Community Credit Union to rolling out our new loan services and member benefits. 2025 will bring exciting new capabilities and efficiencies as we adopt a new core computer operating system and upgrade our online and mobile banking systems, plus new member benefits and account features.

INNOVATIONS PLANNED IN 2025

Key Projects

- Implement a new digital banking platform and core operating system.
- Recreate the in-branch member integration experience.
- Develop core artificial intelligence (AI) strategies for departments.
- Evaluate creating a wealth management option for members.



Charting the Course

FreeStar Financial Board of Directors and Leadership Team

The dedication and expertise of the members of the FreeStar Financial board of directors underscore the core values and mission of our credit union. Each member of our board volunteers their time and talents, bringing diverse backgrounds and a shared commitment to service. These committed volunteers bring a wealth of experiences from various sectors including finance, military, legal, estate planning, and business consulting. Their collective wisdom ensures our credit union remains focused on delivering exceptional value and service to members. By offering their time and talents, they play a crucial fiduciary role in fostering a community and member-focused approach to financial wellness, highlighting our commitment to financial empowerment for all members. Together, they steer FreeStar Financial toward innovative, member-centric financial solutions, embodying our principle of people helping people as we chart the course, lead change and create opportunities.

FREESTAR FINANCIAL BOARD OF DIRECTORS

Raymond W. White, Jr.	Chairperson
Charles Larsen	Vice Chairperson
Catherine Patyi	Treasurer
Jeffrey Bruss	Secretary
Ashley Ciamillo	Director
Marc Alexander	Director
Gail Mazzone	Director
Brian Eisbrenner	Associate Director



EXECUTIVE LEADERSHIP TEAM

Drema D. Isaac	President/Chief Executive Officer
Jennifer Martines	Chief Growth Officer
Tim Strenk	Chief Information Officer
Anne Lester	VP, Branch Operations
Victoria McIntosh	VP, Community Affairs
Deirdre Taylor	VP, Finance



Our executive leadership team guides the daily operations and strategic planning at FreeStar Financial. This group of talented experts works hard to ensure we offer the best financial services and efficient support to our members. They focus on making sure our credit union runs smoothly, plans for the future, stays true to our mission of helping members achieve their financial goals, and empowers our staff to deliver award-winning service. Their leadership makes sure we continue to serve our members with efficiency, offer innovative and personalized financial solutions, and provide the guidance to Take Your Dreams Higher.

Taking Dreams Higher in Action

Community Engagement

Communities thrive on active and engaged community members. Being a credit union, our organization thrives when our committed, active and engaged staff members are out in the community assisting with projects, leading initiatives, and helping those needing assistance. When those two powerful actions work together, outcomes change, success grows, and our communities prosper.

FREESTAR FINANCIAL FOUNDATION RAISES NEARLY \$19K AT NIGHT AT THE RACES EVENT

FreeStar Financial Foundation recently held its second annual Night at the Races event, hosted at Zuccaro's Banquet Center. The successful evening raised \$18,770 in donations, supporting two community and military organizations: the Macomb Foster Closet and Guardian Angels Medical Service Dogs.

Macomb Foster Closet is an all-volunteer nonprofit organization committed to the well-being of children in foster care and their families. They provide free clothing and essential items to support foster children during challenging times, ensuring they feel supported.

Guardian Angels Medical Service Dogs transforms the lives of disabled individuals by providing highly trained service dogs free of charge. Through the healing power of service dogs, the organization promotes independence and companionship for those in need.

The Night at the Races event featured exciting virtual horse races, a variety of raffle prizes, a best-in-show hat contest and an assortment of delicious food and drinks. Guests dressed in their finest derby attire placed bets and cheered on their favorite horses, all while supporting two deserving causes.

"It is incredibly humbling to witness such enthusiasm and generosity from our community," said Vick McIntosh, board member of FreeStar Financial Foundation. "This event goes beyond banking; it's about creating a sense of belonging, fostering connections, and making a meaningful impact on the lives of foster children and our nation's heroes."

The Foundation extends its heartfelt thanks to all sponsors, volunteers and community members who made the night a remarkable success. Following the event, a check for \$9,350 was presented to each organization, significantly contributing to their mission to support those in need.

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Fred Huebener, board member and volunteer at Macomb Foster Closet, said, "Thank you for supporting the community and helping children in foster care. We are putting your support to good use right away! Who doesn't love a credit union?"

Mary Lamparter, Michigan's ambassador for Guardian Angels Medical Service Dogs, shared, "We are deeply grateful to be chosen as one of this year's charity partners. Your support and commitment will greatly help us to improve the lives of those we serve."

Following the success of this year's event, FreeStar Financial Foundation is already planning for next year's Night at the Races.

"We are excited to continue this amazing journey together, build even more momentum, and create unforgettable memories at next year's event," said McIntosh.

For several decades, FreeStar Financial Credit Union has consistently supported the military and local communities where it serves. In 2023, the credit union established the FreeStar Financial Foundation to continue its unwavering focus on community-driven service. Within its first seven months, the Foundation raised over \$20,000 to support local nonprofits and military charities through fundraising efforts and volunteer engagement.

IN SUMMARY, WE...

- Volunteered over 215 hours.
- Participated in 27 unique community events.
- Donated over \$20,000 in meaningful local contributions.
- Engaged and impacted 627 organizations across Michigan as part of Credit Union Kind Day.



Our Branch Locations

FreeStar Financial offers eight branch locations, access to over 30,000 co-op ATMs nationwide, and hundreds of shared branch locations, making your dreams closer than ever!

Chesterfield
47011 Sugarbush Rd.
Chesterfield, MI 48047

Clinton Township
37570 S. Gratiot Ave.
Clinton Township, MI 48036

Clinton Township Branch
PO Box 2800
Mt. Clemens, MI 48046

Eastpointe
22544 Gratiot Ave.
Eastpointe, MI 48021

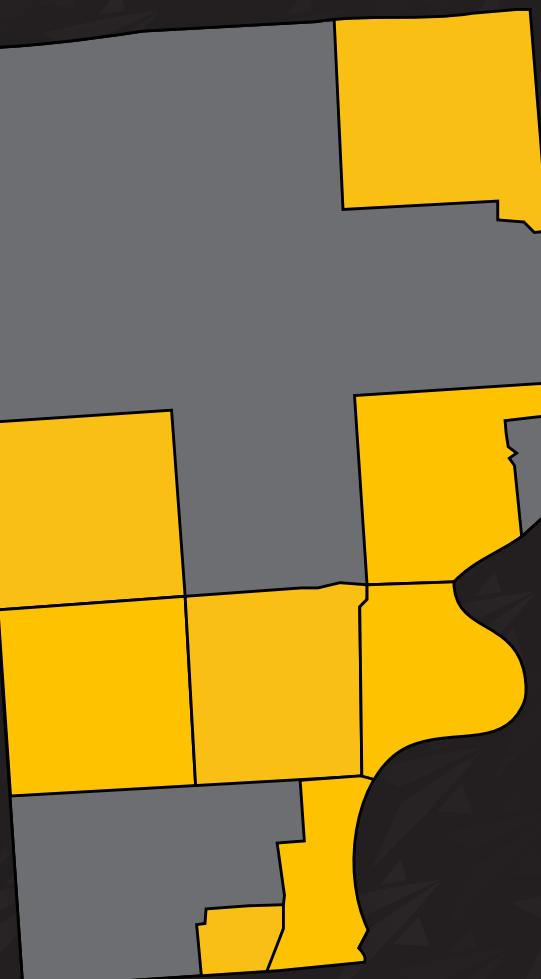
Selfridge (located on SANGB)
Building 715, 43990 North Jefferson
Selfridge ANGB, MI 48045

St. Clair Shores
22522 E. 9 Mile Rd.
St. Clair Shores, MI 48080

Sterling Heights
34642 Van Dyke Ave.
Sterling Heights, MI 48312

Richmond
10636 Gratiot Ave.
Casco Twp, MI 48064

Shelby Township
56350 Van Dyke Ave.
Shelby Township, MI 48316



Connecting Our Local History

FreeStar Financial History and Timeline

- 1957** Our credit union began with 390 members.
- 1969** Membership access expanded to three Air Force bases across Michigan.
- 1979** Membership access expanded again adding key member groups.
- 1986** A Mt. Clemens branch opened with a drive-thru and added new mortgage services. The main branch was later located in Clinton Township.
- 1999** Membership access expands to a community charter. Our name changed to Central Macomb Community Credit Union.
- 2002** Drema D. Isaac is named president/CEO, only the fifth CEO in our 68-year history.
- 2007** Our third branch opened in Sterling Heights.
- 2011** National Dora Maxwell Social Responsibility Award winner.
- 2012** Our fourth branch in Chesterfield Township opened.
- 2015** President/CEO Drema Isaac received the Michigan Credit Distinguished Service Award in recognition of her overseeing growth from less than \$50 million in assets to over \$170 million. Membership access expanded to 10 counties and military service personnel statewide.



- 2016** We rebranded as FreeStar Financial Credit Union.
- 2017** Named Michigan Credit Union League's Outstanding Credit Union of the Year. National Dora Maxwell Social Responsibility Award winner.
- 2018** Desjardins Adult Financial Education Award winner.
- 2019** Macomb Daily's Best of the Best credit union winner for the eighth consecutive year (2012-2019). New branch in Shelby Township designed and built from the ground up, our fifth location.
- 2020** Opened our sixth newly built branch in St. Clair Shores. Field of membership expanded to the entire state of Michigan.
- 2021** National Dora Maxwell Social Responsibility Award winner.
- 2022** Merged with Belle River Community Credit Union, our seventh branch in Richmond.
- 2023** Established the FreeStar Financial Foundation to benefit military and community charities. Board Chairperson Raymond White Jr. named Michigan Credit Union League board member of the year.
- 2024** Awarded Michigan Credit Union League's Outstanding Credit Union of the Year. Merged with Eastpointe Community Credit Union, adding an eighth location.





Take Your Dreams Higher.

P.O. Box 2800, Mt. Clemens, MI 48046
586.466.7800 | FreeStarFinancial.com

