



discovering a
bright future

...with you



How We're Aligned

MEMBER-CENTRIC AT OUR CORE



DRIVEN BY

our missions

helping make
your possibilities
a reality

to empower
progress for all
individuals



DRIVEN BY

OUR VISIONS

building financial
freedom for all

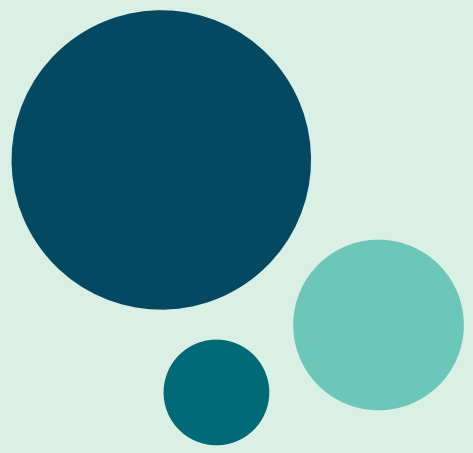
where dreams
become goals



Possibility Starts Here

Skyla is your friendly, neighborhood credit union – here to make things possible! We're in your community, meeting you wherever you are in your financial journey, and helping put your goals within reach.

Let's Believe in Better – Together.



SKYLA'S STORY OF

possibility...



This positioning strategy leverages the hope and optimism inherent in all of us to live a richer, more meaningful and more expansive lifestyle. Possibility goes beyond connecting the financial dots... it's about planning, implementing, and actually achieving your goals. It's not idle dreaming – it's an active pursuit of your goals and objectives by utilizing the tools, guidance, and resources available through our service offerings. Possibility is an aspirational positioning and aligns with our desire to teach, guide, direct, and educate our consumers to achieve their best possible financial outcome. With us, you're free to face the future, knowing there is both support and opportunity ahead.



**Next
Mark**

CREDIT UNION

Explore Your Possible

NextMark finds the shortest distance between you and your financial success. We're experts at helping you go the distance - no matter where you are on your financial journey.

Let's accelerate next.



MORE THAN JUST A PLACE TO BANK

in the community



At Skyla, we believe in empowering all the ways our members want to help their community. Because at the end of the day, we're a part of that community, too. Take a peek at our three areas of focus to build a better community:



financial
wellness



economic
mobility



housing
stability



Psst... check out our social channels to see us out and about in the community!



@skylafcu



/skylafcu



@skylafcu



mission: enabling, enriching, & encouraging the lives of the
community in which we serve

The Skyla Foundation is dedicated to partnering with and supporting the local community through annual scholarship awards and grant contributions to local organizations and initiatives, with more than **\$500,000** given since **2016**. Each year, the Foundation gives **20 \$5,000** Herman Hoose Scholarships.



**Next
Mark**
CREDIT UNION

Give Back & Go the Distance

Making an impact in our community is more than offering financial support. It's showing up and rolling up our sleeves to make a difference in people's lives.

With financial wellness resources, credit building options, and budgeting tools, we help you survive and thrive in the world of money.



Strategic Priorities

WHERE SKYLA IS HEADING



STRATEGIC PRIORITY # 1

create an amazing culture



- Enhance development opportunities for employees
- Implement yearly employee satisfaction survey
- Develop a clear, organization-wide communication plan
- Embrace new core values at all levels of the credit union
- Evaluate and simplify all incentive plans
- Establish a succession plan for all VP+ management levels
- Develop a retention plan for Member Experience employees
- Incorporate new brand in the employee experience
- Establish employee recognition and engagement programs



STRATEGIC PRIORITY # 2

build the skyla brand

- Ensure all visual and print collateral reflect our new brand
- Implement Marketing strategic plan
- Implement Community Engagement strategy
- Maintain branch appearance and consistent brand representation company-wide





STRATEGIC PRIORITY #3

growth for good



- Successful merger with Parsons FCU
- Build wealth management / private banking department / CUSO targeting high net worth members
- Create branch growth strategy
- Identify potential merger partners
- Set efficiency goals
- Set organic growth goals
- Evaluate loan and deposit products and pricing to ensure member needs and financial goals are met
- Implement Business Development plan

STRATEGIC PRIORITY # 4

focus on digital

- Implement new Alkami digital platform
- Set goals for new account / loan origination through digital channels
- Educate members about digital capabilities
- Establish an E-Branch
- Evaluate / improve card integrations
- Identify Contact Center efficiency opportunities
- Replace Synapsis with a new, improved CRM system
- Evaluate replacement of Consumer LOS
- Implement Knowledgebase
- Implement new wire process



STRATEGIC PRIORITY # 5

reduce reliance on fee income

- Reduce Courtesy Pay to 8% of total revenue by 2025
- Increase revenue from loans and other ancillary products
- Diversify revenue streams with CUSO
- Explore treasury services
- Implement strategies to increase interchange income





Member Experience & Service

HOW WE DRIVE SUCCESS



savings accounts

- Primary Savings
- Certificate of Deposit (CD)
- Money Market
- Holiday Savings
- Individual Retirement Account (IRA)

checking accounts

- Simply Elite Checking
- Simply Checking
- Fresh Start Checking

credit cards

- Visa Platinum
- Visa Platinum Rewards
- Visa Platinum Secured

home loans

- 10-, 15-, & 30-Year Fixed-Rate Mortgages
- Home Equity Line of Credit (HELOC)
- Second Mortgage
- Land Loan
- Welcome Home Loan
- Adjustable-Rate Mortgage (ARM)

auto loans

- New & Used Auto Loans
- Refinancing Options
- Recreational Vehicle Loans (Classic Car, Boat, Jet Ski, RV, ATV, Motorcycle, Trailer)

additional loan options

- Signature Line of Credit
- Emergency Loans

investment services

insurance services

business services

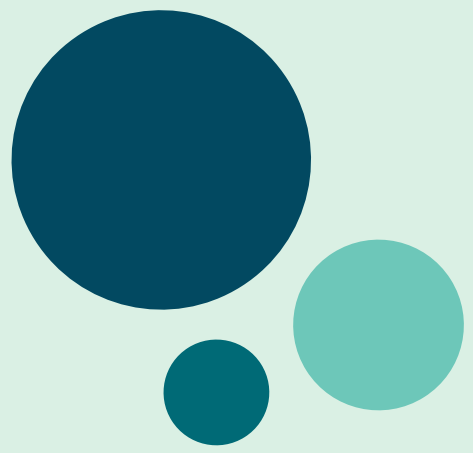
- Business Savings
- Business Checking
- Business Lending
- Business Credit Cards
- Business Investments
- Business Digital Banking

co-op shared branching

IT'S ALL WITHIN REACH

Products & Services





FEEDBACK

member survey stats

(as of 6.30.2023)

member satisfaction
score:

4.67/5

2022: 4.68 / 5 or 93.6%

2021: 4.62 / 5 or 92.4%

member ease
score:

4.73/5

2022: 4.71 / 5 or 94.3%

2021: 4.65 / 5 or 93.1%



A QUICK NOTE: The current 2023 scores include our Digital Banking conversion that just happened on April 25th (surveys were never paused)!

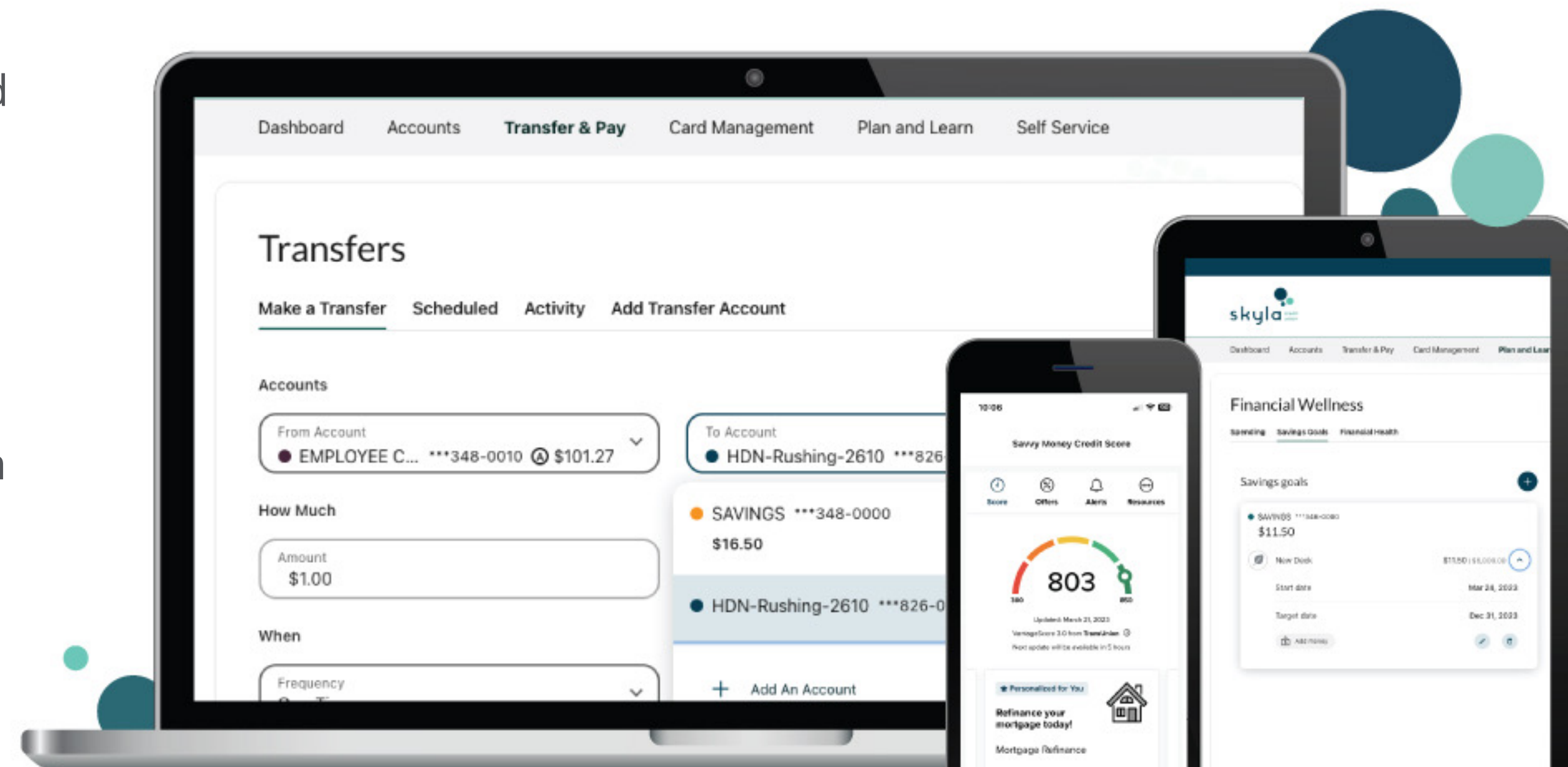


IT'S ALL WITHIN REACH

digital banking

Your life isn't 9 to 5, so why would your banking be? With Skyla's Digital Banking, you have convenient, secure, 24/7 access to your accounts right from your computer, tablet, or smartphone.

- Account Management
- Transfer & Pay
- Mobile Deposit
- Budget & Analysis Tools
- Card Controls
- Zelle®
- My Credit Score Dashboard (powered by SavvyMoney)
- Link External Accounts
- Chat & Secure Messaging
- Set Account Alerts, Custom Savings Goals, & Budgets





#BUILDINGAMAZING

contact center

Open **24 / 7 / 365!** Our members' banking needs aren't 9 – 5, so we're available when they need us. We're uncompromising in our member service and hold our third-party vendors to our same high standards.

In 2023, our contact center has answered **more than 136,000** calls!



INSURED SAVINGS

beyond industry- standard

What really sets Skyla apart is that we insure deposits up to \$500,000 through the National Credit Union Administration (NCUA) and Excess Share Insurance Corporation (ESI)... at no additional cost to the member!



Team Skyla

OUR EMPLOYEES ARE AT THE HEART OF OUR SUCCESS



DRIVEN BY

our mantra

our why... is you



OUR COMPASS

core values



1. we're in your corner

We genuinely care about the well-being of our members and employees. We make possibilities reality!



2. we make an impact

We exist for our communities. We provide support and opportunities to meet the needs of our friends and neighbors.



3. we welcome everyone

We empower all by sharing different perspectives, unique abilities, thought processes and creating a diverse and inclusive credit union.



4. we're on a journey together

We always look for improvement opportunities to benefit our members and employees. We believe that with continuous learning, there is no limit to what we can achieve together.



5. we're better together

We are a team. We work together to serve and support our members and each other.



THE PERKS

skyla employee benefits



Skyla offers a highly competitive salary and benefits package, a vibrant and friendly work environment, and the opportunity for personal development as well as growth potential. We're proud to be an Equal Opportunity Employer.



OUR EMPLOYEES

compensation analysis

Compease, a CU Solutions Group solution, is used to ensure we're offering a highly competitive compensation package.

- Job evaluation system for assessment and adjustment of salary grades and ranges based on industry information
- Performance Pro integration for seamless exchange of data
- Smooth, consistent merit increase process



COMPENSATION+

goals-based bonus & incentive opportunities



THE PERKS



benefits include...



paid holiday & time off
the flexibility and work-life balance you need



education assistance
50% reimbursement for pre-approved educational expenses



wellbeing benefit
quarterly reimbursements



employee perks & discounts
including free concert tickets!



401(k) retirement plans
with a company match up to 6%



paid volunteer hours
supporting your community involvement



voluntary benefit options
pet insurance, legal, AD&D, and more



paid parental leave
for this special time in your life



medical, dental, & vision
highly competitive with impressive coverage



life & disability insurance
100% company-paid

SKYLA'S DEPARTMENTS

opportunities abound

- Accounting & Finance
- Branch & Member Services
- Business Services & Commercial Lending
- Consumer Lending & Solutions
- Human Resources & Organizational Culture
- Information Technology
- Marketing
- Mortgage & Servicing
- Operations & Card Services
- Risk Management





OUR EMPLOYEES

culture & engagement

- Organizational Culture department dedicated to the unique way we live our mission and vision while identifying opportunities for improvement
- Learning & Development department focused on creating a fun and engaging learning experience, supporting the growth and development of each employee
- 2022 Employee Culture & Engagement Survey Results:
 - 85% of the overall responses were Strongly Agree or Agree
 - Top 3 highest-rated responses: I Enjoy My Job, My Values Align with the Credit Union's Core Values, and I Have Clear Expectations for My Performance
- Transitioning to Gallup's Q12 Engagement Survey for 2023 and beyond



FULLY SUPPORTIVE & OPEN

employee feedback

- Monthly coaching and guidance sessions for staff across all levels of management
- Dedicated internal Strengths Coach and resource for employee growth and development
- Provide employees the opportunity to ask credit union leadership ANYTHING (anonymously)!



EMPLOYEE ENGAGEMENT

cliftonstrengths®

Highly engaged employees ensure success with their member-centric models.

Skyla utilizes Gallup Strengths Assessment to *bring the best* to our people, so we can *get the best* from them.



Our Experience

TWO MERGER SUCCESSES



MERGER EXPERIENCE

the why...

- **Charlotte Metro Credit Union:** Low-income designated, community-chartered credit union who sought merger partner(s) to quickly gain economies of scale and improve efficiencies.
- **Premier FCU:** \$246M, low-income and CDFI designated, SEG-based credit union who wanted to better serve its members with expanded products and services as well as its employees with stronger career development paths and enhanced benefits and compensation packages.
- Charlotte Metro converted to a SEG-based credit union to complete the merge with Premier FCU.
- **Parsons FCU:** \$284M, single SEG-based credit union with a national scope looking to expand beyond its single sponsor organization and solidify its east coast presence.



OUR REBRAND

believe in better

With the Charlotte Metro / Premier FCU merge, our geographical focus expanded outside the Charlotte, NC region and we needed a name and brand that easily traveled. Launched in 2022, Skyla guides, inspires, educates, and dares you to dream bigger. And we welcome both prospective members and merger partners with friendly, open arms.



PREMIER FCU'S & PARSONS FCU'S

core conversions

- Our talented IT team has successfully navigated 2 credit union system conversions.
- Skyla (previously Charlotte Metro) operates on Symitar Episys
- Premier FCU utilized Fiserv Portico, while Parsons FCU utilized Symitar EASE

What We've Found:

- Each credit union is unique, with their own way of doing things. You compare every tiny detail to make the conversion process seamless.
- **Communication, transparency, and training are key to a successful merger!**



A LOOK BACK

at the numbers

(at time of merger)

charlotte metro

- Founded 1962
- 64,148 Members
- \$808,084,143 in Assets
- Loan Portfolio: \$579,439,817
- Deposit Portfolio: \$686,651,967
- Loan-to-Share Ratio: 84.39%
- Net Worth Ratio: 8.55%
- 16.27% Average Growth (Last 5 Years)
- 10 Branch Locations
- Across 2 Regions

premier fcU

- Founded 1963
- 27,785 Members
- \$246,622,084 in Assets
- Loan Portfolio: \$117,373,960
- Deposit Portfolio: \$213,693,639
- Loan-to-Share Ratio: 54.93%
- Net Worth Ratio: 12.58%
- 7.12% Average Growth (Last 5 Years)
- 7 Branch Locations
- Across 4 Regions

parsons fcU

- Founded 1975
- 10,246 Members
- \$284,390,086 in Assets
- Loan Portfolio: \$174,697,373
- Deposit Portfolio: \$261,372,877
- Loan-to-Share Ratio: 66.84%
- Net Worth Ratio: 9.83%
- 6.1% Average Growth (Last 5 Years)
- 2 Branch Locations
- National scope



& OUR COMBINED

achievement

- \$1,480,830,061 in Assets
- Loan Portfolio: \$1,157,428,244
- Deposit Portfolio: \$1,290,564,546
- Loan-to-Share Ratio: 89.68%
- Net Worth Ratio: 9.14%
- 105,076 Members
- Digital Expansion
- Brand Launch Oct. 2022
- 19 Branch Locations
- National Scope



Your Merger Partner

WHY SKYLA?



PARTNERING FOR THE

opportunity ahead



- **DEVELOP**: succeed by pulling the best from each entity
- **CHOSEN**: for member philosophy & values, not numbers
- **ACHIEVE**: needed scale to capitalize for the future



ENDLESS POSSIBILITIES

why nextmark?



At Skyla, we're seeking a true merger partner who both complements us and enhances our organization to continue our long-term, sustainable success.

Anchor in Northern Virginia:

With 4 well-established branch locations in Fairfax County, NextMark will anchor our northern Virginia presence. Skyla will capitalize on growing this market over the next 3 years.



DISCOVERING

why skyla...



- Mission, vision, values, and story alignment
- Strong member focus, substantiated through measurement
- Digital-focused roadmap for enhanced member experience
- Community support ethos
- Employee-centric mindset
- Enjoy immediate scale
- Growth momentum
- Culture being built around philosophy and talent



A BRIGHTER FUTURE

benefits of scale

electronic delivery

- Dynamic 15-person IT team
- Building next generation technology for our industry
- Committed to investing over \$3M in new member delivery systems and data analytics

compliance

- In-house counsel and compliance team
- Proactive with all future compliance changes and ensure remain in-line with current regulations

training

- In-house training department
- Critical for employee support, comfort, and performance success

employee development

- Will greatly enhance the current NextMark's employee outlook on their career and paths forward

greater member giveback

- Most recent ROM score = **93**

WELL HELLO THERE!



possibility starts here

A quick message from **Eric Gelly** (President / CEO of Skyla), **Lori Thompson** (Chief Culture Officer / Former Premier FCU CEO), and **Ray Crouse** (President of Skyla Financial Solutions / Former Parsons FCU CEO).

[Check Out Our RFP Response](#)

A QUICK WELCOME & HELLO!

skylacu.com/nmccu

[Get to Know Skyla](#)

SKYLA'S MISSION

helping make possibilities a reality

Possibility goes beyond connecting the financial dots. It's about planning, implementing and actually achieving your goals. It's not idle dreaming, it's an active pursuit of your goals and objectives by utilizing the tools, guidance and resources available through Skyla's comprehensive service offerings.

With Skyla, you're free to face the future, knowing there is both support and opportunity ahead.

Scan Me...

A Message from our CEO!





let's explore

The possibilities