



## Meridian Trust Federal Credit Union MILESTONES – Timeline

### 1954

- Wyoming Employees Federal Credit Union was chartered in March.

### 1976

- Switched from batch to online check processing.

### 1978

- Popo Agie Federal Credit Union merger.
- VISA card system installed.
- WEFCU joined Wyoming Corporate Central Federal Credit Union

### 1979

- Wyoming Corporate Central Federal Credit Union merged with Colorado Corporate Federal Credit Union, now known as SunCorp Corporate Credit Union.

### 1980

- 2-story office building at 2223 Warren Avenue, Cheyenne was constructed
- Safe Deposit boxes were purchased
- WEFCU offered Trust and Escrow Accounts

### 1983

- Wheatland Community Federal Credit Union Merger.

### 1984

- Evanston Branch Opened.

### 1987

- Former Board Member, Mark Long was named President.

### 1988

- Evanston, Wheatland, and Rawlins branches were closed January 31, 1988.

### 1989

- Len Paulson was named President.

### 1991

- "Tellie" Telephone Teller was introduced.

### 1994

- Len Paulson resigned. Kim Withers was named interim President, permanent in January 1995.

## **1995**

- Jackson Branch was established as a shared facility with Idaho Medical and Professional Credit Union.
- VisionOne Teller was introduced, this service allowed members to have access to their accounts online via computer from home.
- An ATM at the Cheyenne branch was installed.

## **1997**

- Computer systems credit union-wide became networked.
- The Lander Branch was remodeled and additional office space was built.

## **1998**

- Web Teller was introduced to membership.
- The Skip-A-Loan Payment Program was established.
- Loan Policy was expanded to include Investment Property-1st Mortgage Expandable Certificate of Deposit; this allowed members to add to their certificate of deposit.
- The minimum credit card payment decreased from 4% to 2.5%.

## **1999**

- Parco Federal Credit Union was purchased, with assets of \$1.2 million, from NCUA.
- Underwent vast preparations for Y2K, a potential for widespread mayhem if the computer date on data processing systems' date did not roll over to "00".
- Jackson Branch becomes a stand-alone facility.
- Idaho Medical & Professional CU closed their operation.

## **2000**

- Privacy Policy was established.
- Offered tiered money market accounts with increasing interest rates with larger balances.
- Jackson's branch location moved down two offices.
- ATMs were installed at Jackson and Rawlins.
- Sold Parco mobile home facility in Sinclair.

## **2001**

- Computer security was the main focus with the installation of the first CISCO Firewall.

## **2002**

- Loan Policy was expanded to include Loan Participation and Business Loans.
- Lander ATM was installed.
- Vacant property was purchased for East branch construction.

## **2003**

- 50 shares in United Members Mortgage were purchased. This was a mortgage CUSO as a way to sell or service mortgages.

- United Members Mortgage was sold to Centennial Lending.
- Meridian Trust's 50 shares were converted to Class B Stock in Centennial Lending.
- New Cheyenne ATM was installed at Main Office.

## 2004

- Meridian Trust celebrated 50 years of service.
- Cheyenne East Branch was opened.
- Lander Branch was remodeled.
- The Credit Union's bond and insurance coverage was moved from CUNA to CHUBB.
- Jackson branch received a new ATM.
- Began the brand and logo journey to find a name that would be more inclusive and strategic for the Credit Union.

## 2005

- The new name Meridian Trust Federal Credit Union was approved and put into use July 1st. Today, Tomorrow, For a Lifetime became the new tagline.
- Reverse Mortgages added.
- Debit card authorizations moved to real time from batch processing.
- The Board expanded from 5 to 7 seats. In May 2005, the Board revised the bylaws to have at least one seat being a non-Laramie County resident. December 2005, the bylaw eliminated that particular provision and instead tasked the Nominating Committee to locate qualified applicants within the field of membership.
- PowerTrust Credit Union Service Organization was established with partner Utah Power Credit Union (First facility was located in Rock Springs.)
- Health Savings Accounts added.
- Vacant land for the new Rawlins office was purchased on Mahoney Drive.

## 2006

- Wedding Deposit Accounts were added.
- PowerTrust CUSO's first location was established in Rock Springs.
- Construction began for the new office in Rawlins.

## 2007

- Kim Withers, President and CEO, was named Credit Union Executive of the Year.
- Rawlins new office on 1817 Mahoney St. opened for business August 2007.
- VISA Gift Cards were introduced as a new product. The Board of Directors switched from paper ballots to electronic voting. The second PowerTrust location was opened in Casper, Wyoming.

## 2008

- Mobile Banking program was offered to membership.
- Rawlins Office at 1208 Spruce Street property was sold.
- Sinclair ATM was installed.
- Property at 2214 House Avenue was purchased for future expansion.
- Share insurance coverage for members increased from \$100,000 to \$250,000.

## 2009

- Meridian Trust selects Symitar as the new core data processing system after 20 years with Ssystems.

- Main Office at 2223 Warren Avenue remodeled with new teller line, lobby design, and front entrance.
- Jackson Office has a new location at 690 S. Hwy 89. The build out took place in early 2010.

## 2010

- Administration Building construction is significantly completed in April.
- Jackson moves to its new location in April.
- The core data processing system was converted to Symitar on May 1.
- PSCU Call Center went live May 1<sup>st</sup>.

## 2011

- PowerTrust in Rock Springs celebrates its 5-year Anniversary.
- Student Loans were introduced.
- Auto Loan buying service introduced for members.
- Website redesigned with new navigation, content, and branding to make for a better user experience.

## 2012

- ATMs were upgraded and added to the Carbon County Courthouse and Cheyenne Shrine Club.
- Downtown Cheyenne Drive-up expansion Phase 1 was completed.
- New MaxRewards checking introduced, a free checking account that also pays members dividends.
- Smart Money Community LLC, a field of membership and website was approved by NCUA.
- Branch TVs were installed statewide to communicate information to members in branches.
- Meridian Trust's Marketing Department awarded CUNA (Credit Union National Association) Marketing & Business Development Council's prestigious industry Diamond Award in March, 2012 for the category of "Complete Marketing Campaign." Was also selected "Category's Best."
- Meridian Trust's Marketing Department awarded a CAMEO Marketing Award at the April 2012 CSCU (Card Services for Credit Unions) for 1st Place in the Web Site Category. CSCU is the nation's largest electronic-payments association representing millions of MasterCard and Visa credit and debit card users.
- DocuSign Electronic Signatures and Instant Issue were introduced for member convenience.

## 2013

- Kim Withers, President and CEO, was selected as the First Place Winner of the Wyoming Business Report's 2013 "Wyoming Women of Influence Award". Kim Withers was presented with this prestigious honor in the category of Banking and Finance.
- Meridian Trust's Marketing Department awarded four separate CUNA (Credit Union National Association) prestigious industry Diamond Awards in March, 2012. These awards were presented for the categories of Segmented Marketing; Community and Public Relations (selected Category's Best); Email Marketing; and for Financial Education.
- Meridian Trust's Marketing Department awarded a CAMEO Marketing Award at the April 2013 CSCU (Card Services for Credit Unions) Conference. CSCU is the nation's largest electronic-payments association representing millions of MasterCard and Visa credit and debit card users.
- Opened new branch in Scottsbluff, Nebraska. Meridian Trust's first branch outside the state of Wyoming.
- Cheyenne Downtown drive-up expansion was completed in May.
- New ATM was installed at the Cheyenne East branch.
- New ATMs installed in Guernsey and Rawlins.

## 2014

- Meridian Trust celebrated 60 years of service, having begun in 1954.
- The marketing department won multiple CUNA Diamond Awards in March, 2014. These awards were presented to the department for Community Events/Public Relations, Segmented Marketing and Complete Marketing Campaign.
- Meridian Trust's Marketing Department awarded a CAMEO Marketing Award at the April 2014 CSCU (Card Services for Credit Unions) Conference. CSCU is the nation's largest electronic-payments association representing millions of MasterCard and Visa credit and debit card users.
- Marketing Department is awarded a MAC (Marketing Association of Credit Unions) Silver Award in May 2014 for the category of "Market Segment Program." The MAC Awards recognize outstanding marketing achievements.
- Lander parking lot was repaved.
- Meridian Trust releases newly updated Mobile App, to allow credit union members to conduct transactions over their smartphones.
- PowerTrust Rock Springs Celebrates Grand Re-Opening after newly remodeled facilities.
- Meridian Trust opens a new Mobile Branch in October. The Mobile Branch blends the functionality of a traditional branch lobby environment, with the convenience and mobility of a recreational vehicle. This allows the new branch to go wherever financial services are needed. This includes special events, underserved communities, and as a way to provide financial services during natural disasters.
- Meridian Trust reaches the \$300 million asset mark in October.
- Health Insurance program for members is introduced in November.
- New website redesign is launched in December.

## 2015

- Meridian Trust's Marketing Department awarded five separate CUNA (Credit Union National Association) prestigious industry Diamond Awards in March, 2015. These awards were presented for the categories of Complete Marketing Campaign; Brand Awareness for its signage on the Mobile Branch; Branding for its TV Commercial; the new Website redesign; and for "Diamond in the Rough," which is awarded to the credit union that displays exemplary results and creativity with a limited budget.
- Meridian Trust discontinued telephone banking in June.
- Apple Pay made available to members in August.
- Investment Services introduced to members in October.
- Revamped the Skip-A-Pay Program, which allows members to skip a loan payment. The system went from paper-based to electronic to save money and time for our members.
- Meridian Trust's website domain name changed from MeridianTrustFCU.org to MyMeridianTrust.com.

## 2016

- EMV Credit Cards issued starting in January.
- Meridian Trust's Marketing Department awarded four separate CUNA (Credit Union National Association) prestigious industry Diamond Awards in March, 2016. These awards were presented for the categories of Segmented Marketing; Logo Design (named Category's Best); Community and Public Relations; and Digital Advertising.
- Meridian Trust merged with Panhandle Co-op Federal Credit Union in May.
- Administration building and Cheyenne East branch received new exterior signs in July.
- EMV Debit Cards issued in September.

- Launched the new Online Mortgage Loan Application to make it easier for members to apply for a mortgage at the credit union's website.
- In October Meridian Trust transitions its core data system from in-house servers to a cloud-based system.
- Meridian Trust's celebrated International Credit Union Day, working with members to raise \$10,000 in donations for local charities including:
  - Cheyenne Downtown: [Wyoming Family Home Ownership Program \(WYFHOP\)](#)
  - Cheyenne East: [Court Appointed Special Advocates \(CASA\)](#)
  - Rawlins: [Rawlins Lion's Club](#)
  - Lander: [Fremont County Group Homes](#)
  - Jackson: [Community Safety Network](#)
  - Rock Springs: [Hospice of Sweetwater County](#)
  - Casper: [Central Wyoming Counseling Center](#)
  - Scottsbluff, NE: [Snow Angels](#)
- Introduced Credit Card Rewards in October, where Platinum card members can earn their choice of Cash, Gift Certificates and Gift Cards, and Travel Rewards when they use the card. The program was named MyMeridian Rewards.
- Introduced Samsung and Android Pay to members in October.
- Meridian Trust was presented with the Dora Maxwell Award in December. This award is presented to the credit union that best exemplifies doing the work of social responsibility projects within the communities it serves. The award is given for external activities.

## 2017

- Meridian Trust's Marketing Department awarded four separate CUNA (Credit Union National Association) prestigious industry Diamond Awards in March 2017. These awards were presented for the categories of Point of Sale; Logo Design; Multifaceted; and One Time Event.
- Meridian Trust's Marketing Department awarded two MAC (Marketing Association of Credit Unions) Awards in May 2017. These awards were presented for the categories of Product Development and Point of Sale.
- Partnered with Trout Unlimited to give members more benefits in May.
- Breaking Ground for the new Jackson Branch in June.
- First Virtual 5K Event for Charity in October, raising \$7,000 for the charity Alex's Lemonade Stand Foundation whose mission is to raise money and awareness of childhood cancer causes, primarily for research into new treatments and cures, and to encourage and empower others, especially children, to get involved and make a difference for children with cancer.
- Casper Branch moved into a new building with a drive-thru lane in October.
- Hurricane Harvey Flood Relief program introduced to Texas members in October.
- New Debit Card Designs released in December.
- Panhandle Branch Closed in December.

## 2018

- Mobile app got a new look and new features in January.
- New website redesign launched in March.