Business Record Forty Under 40 Nominating Committee,

First, let me say thank you for your volunteer work as part of the Forty Under 40 nominating committee. It was an honor to be nominated by Christian Quijano, and as a part of that process he asked that I submit this letter which further explains my business philosophies and civic involvement.

I have always been passionate helping those around me, and I have found my niche in the Credit Union industry. We specialize in helping members who may not be able to get a loan or financial services elsewhere, and do so at a reasonable rate for our members. We take time to guide them through the process of improving their credit, which ultimately allows them to fulfill dreams such as buying a new car, owning a home or paying off debt.

We only hire people that we know like to serve and care for other people and our community. Once they are on our team, we take our time in bringing them fully up to speed and give them the freedom to be able to help people in creative ways, instead of sticking to a rigid set of policies or procedures.

In order to retain these high-quality individuals, we have instituted a variety new benefits since my tenure began at Affinity. We offer many standard options such as medical and dental insurance of course, but we also offer tuition reimbursement and take it one step further by offering student loan repayment. We want our team members to know that we value their education and personal development and that we are willing to invest in them and assist them in paying off their student loans. We also have a fitness reimbursement which allows our team to buy a piece of home gym equipment, new running shoes, take yoga or karate course, or variety of other uses to help their personal fitness. In addition to this reimbursement, all our employees have a free membership at Aspen Athletic Clubs.

I am also passionate about one of the principals of credit unions, which is cooperation among cooperatives. In the credit union industry, we all compete for the same members and the same business, however we can still take time and work together on a variety of projects that benefit all our current and future members. One way that I did that in the Fall of 2017 was by creating an educational event for the staff of 6 credit unions across the Metro area. I realized that many of our front staff employees such as loan officers and tellers do not get the opportunity to get to conferences, interact with other credit unions or catch the credit union passion. To combat that I invited these other 6 credit unions and collectively we had an event that helped instill passion in over 100 local credit union team members. This not only saved all of us money by pooling our resources together, but it allowed our teams to network and share ideas about what is successful in their own branches.

I not only want to help my team members to excel in their work and personal life, but I also want to contribute to our community by personally investing in civic activities. I have 3 young boys and have coached each of them in soccer, I am also helping to coach one of my son’s basketball teams this year. I love the opportunity to help kids in the area realize that sports can and should be fun, but to learn the lessons that are required later in life. These lessons include being a good teammate, focusing on leadership, and providing feedback and sharing your ideas with everyone.

I have also had the fortune of serving on a few non-profit boards including Ruth Harbor Homes in Des Moines which is a home for pregnant women and new mothers. I have served on the board and leadership team of my church (Soteria of Des Moines, fka Willow Creek Baptist Church) for over 10 years. I was also on the board of Xtend, a credit union service organization in Grand Rapids, Michigan, but I had to give up that position when I accepted the role at Affinity.

I know there are many people in our community who deserve this recognition, perhaps more so than I do. However, I am honored to be nominated and each day when I come to work, volunteer or spend time with my team members, I am overwhelmed by the responsibility that we have with our careers. They aren’t just jobs that help us earn a living and support our families. Our jobs are our way of impacting our community and having influence on those around us. I just happen to lead a tremendous organization in fulfilling my mission, but this is something that anyone at any level of an organization can do.

Sincerely,

Andy Fogle

CEO

Affinity Credit Union