



WELCOME TO AMPLIFY CREDIT UNION

In this Culture Guide, you'll learn more about our core values and our ongoing efforts to provide world-class service to our members. We believe that values can only take root if they are practiced every day across all levels of an organization—we hope this book will encourage you to live these values throughout your Amplify career.

INTRODUCTION

At Amplify, we believe the success or failure of our mission begins with our work environment. We want to ensure that every teammate is inspired to go beyond the typical service interaction and provide extraordinary experiences for members and teammates alike.

You will use this Culture Guide to create a living document with your own insights into Amplify's culture.

Welcome

Discover why you were chosen to join the Amplify team and how this Culture Guide can help you on your journey.

Amplify's Mission

Learn more about our mission at Amplify and the four core values that drive our thinking as an organization.

Our Story

Dive into the history of the credit union and the ways in which we give back to the community.

Service Standards

Explore our Service Standards and reflect on ways to create your own engagement stories.

Your Story

Create your own key takeaways and develop your own call-to-action.

WHAT WE DO

OUR MISSION is to improve the lives of our members and the strength of our communities through **OUR PURPOSE** of helping members accumulate and reinvest savings within the community. This allows us to achieve **OUR VISION** of being a leader in Central Texas and of contributing to the long-term sustainability of the region.

VALUES WE BELIEVE

SERVICE FIRST

GROWTH ORIENTED

QUALITY DRIVEN

FUTURE FOCUSED

VALUES WE BELIEVE

Service First. From our first days as a credit union, helping others has been at the heart of who we are and what we do. Our service-first approach is what allows us to build lasting relationships with members and teammates alike, even for those who take a self-service approach to their money management.

“ Chris always offers to explain online banking to our in-branch customers. She’s always looking for ways to give our members time back in their day. ”

“ Thank you, Muhanad, for staying late to tackle one last service request for us! We wouldn’t be able to operate without you! ”

“ Iliana is SUCH a lifesaver! She’s so patient with our members and thorough in her explanations. She always puts their minds at ease. ”

Growth Oriented. To provide members with essential financial services, we must also embrace opportunities for growth—both as an organization and as individual teammates. As the credit union grows in size, so too do our opportunities to bring new roles and services to the table on behalf of our customers.

“ One of my goals this year is to learn more about debit cards in DNA and today, Tiffany helped me do just that. ”

“ I love working with our wealth management team! They do an amazing job of helping our members plan for their futures. ”

“ Stacy is always thinking of tomorrow’s members and what services we need to add to help anticipate their needs. ”

VALUES WE BELIEVE

Quality Driven. While we embrace creativity within the organization, we are always conscious of our fiscal responsibility to our members. We embrace opportunities to combine speed and innovation (“fail fast”) without losing sight of the need for repeatable, scalable successes as the credit union grows.

“ Thanks to Elise for the timely reporting of the commercial loan data. Her swift attention to this detail will help us keep the regulators happy. ”

“ A huge thank you to Terry for his countless hours of work to collect end of year data from our current learning management system before we convert to a new one in January! ”

“ Brett is always thinking up new tests to run on our website. These little changes can add a LOT of value for our members. ”

Future Focused. We believe that “business as usual” is never good enough for our members. That’s why we devote so much time to monitoring industry trends and listening to member feedback on ways to improve the modern banking experience.

“ Amanda has collected so much feedback from the teammates at Amplify. Those ideas are going to have a big impact for everyone. ”

“ If there’s a digital tool worth adding, odds are Brad has looked into it. He’s really kicked our online banking to the next level. ”

“ I can’t believe how much work Alex has put into member communications. There are always new opportunities to make a better first impression. ”

HOW WE LIVE OUR VALUES

OUR CULTURAL ATTRIBUTES

Our words are only as good as our deeds.
Here's how we put our core values in action.

HOW WE LIVE OUR VALUES

In order to put our teammates in the best position to succeed, we must establish guideposts that empower them to make good decisions. Our clear sense of direction allows us to have **open communication, positive debates,** and **respect across teams.**

We believe that **collaboration** is a major key to our success, but we also know that it's important **not to let decision making outpace accountability.** That means we trust our experts to make decisions within their unique realm of expertise and expect them to recognize when the broad impact of an initiative requires equally broad input.

As an adaptive organization, we strive to be **responsive to our members' changing expectations** and the evolving financial marketplace. This means **using data to test new ideas** and, when successful, **scaling those ideas** in a methodical way.

Every organizational success sits at the intersection of collaborative and individual performance. We seek to **recognize the unique nature of every performer** and find the right balance of **individual recognition** and **team-wide collaboration.**

Being growth-oriented means operating with a **sense of urgency** and cultivating an **engaged, dynamic workplace.** At the same time, we know more time doesn't equal additional impact, so we commit to being a place where teammates are **energized, not depleted,** by new initiatives.

Finally, success at Amplify means being **accountable** not only to one another, but also to **our leadership,** to **our community,** and to the **future of the credit union.**

WHAT DEFINES A CREDIT UNION?

Credit unions like Amplify are member-owned financial cooperatives. Their goals are to promote savings, provide credit at competitive rates, and support the development of their local community. The money credit unions make is reinvested in the organization and its members.

Here are just a few ways that credit unions differ from traditional financial institutions:

- 1 Credit unions are owned by members, not shareholders.
- 2 Credit unions are designed to serve specific geographic areas or select employers and associations.
- 3 Credit unions focus on consumers, small businesses, and corporate partners invested in the community.
- 4 Credit unions commonly offer more competitive fees and low-cost services when compared to traditional financial institutions.
- 5 Credit union profits are distributed to the members through a variety of means, not pocketed by shareholders.

AMPLIFY HISTORY

In 1967, ten employees of the Office Products Division of IBM founded the IBM Austin Employees Federal Credit Union. Operating from the one-room office of a charter member, each share (savings) account was opened at a par value of \$5 and members were charged a \$0.25 membership fee.

The credit union began with \$600 in deposits which were kept in a briefcase. Fifty years—and one state charter—later, Amplify has more than 60,000 members and over \$1B in total assets.

Visit our Hallway of History to learn more about our key milestones.



HOW WE MAKE MONEY

Amplify Credit Union was formed behind one simple idea: pool together member resources and lend money, as our charter states, “for provident and productive purposes” in the community.

Our goal has always been to provide members with a high return on their savings accounts while charging low interest rates for loans. In addition to the income generated by this difference, we also continue to evolve our loan origination process. This allows us to reject aggressive service fees for our members while maintaining these important relationships.

No matter what the future of financial services brings, we will work hard to keep costs low and returns high for every member of our community.



WHY WE MAKE MONEY

As a financial co-op, Amplify proudly adheres to the Seven Cooperative Principles shared by credit unions across the world. One such principle, Concern for Community, invites us to invest our time, talent, and treasure towards the sustainable development of our Central Texas community.

This means the more income we generate, the more impactful we can be for our friends and neighbors. We may not be able to solve every problem our community faces, but we can be deeply impactful in the lives of a growing number of community members.



WHERE WE ARE GOING

We believe there are always opportunities to make the banking experience **BETTER, FASTER, and STRONGER** for our members. We also believe that we can offer our employees a similarly transformational experience. Whatever new technologies or service demands the future brings, our commitment to being a **SERVICE FIRST, GROWTH ORIENTED, QUALITY DRIVEN, and FUTURE FOCUSED** organization ensures that we will remain a compelling part of the future of the community.



HOW WE MEASURE SUCCESS

Each year, the leadership team identifies key success metrics that tell the story of how we perform as an organization. While these metrics are a convenient way to measure financial success or failure, our real goal is to understand our core values in action.

That means teams at Amplify must work hard to view our success in light of the lives impacted, not just the financial results. We do that by asking ourselves questions such as, how many small businesses did we help grow? How many new homeowners did we help create? How many auto loans did we provide?

It also means tracking the impact—and growth—of the Amplify team. We strive to measure more directly the impact our core values have on our teammates' interactions with our colleagues, our industry, and our members.



FUTURE POTENTIAL IMPACT

Our question is not, “How will we be **relevant** to the next generation of credit union members?”

Our question is, “How will we be **compelling** to the next generation of credit union members?”

In the future, the team at Amplify will include roles and responsibilities that we cannot even imagine. As the financial industry evolves over time, it's important that we work hard to develop a culture that transcends products—and geography.



SERVICE STANDARDS

At Amplify Credit Union, we believe that everyone should feel *important, understood, and energized* by our service. Here are the Service Standards we promise to our members and to ourselves.

- If It’s Not Solved, We’re Not Done.** Our business is complex, so solving members’ problems often entails many people and multiple steps. That’s our web to untangle, not theirs, and it’s our job to stick with them until it’s done. Our teammates can count on us the same way, staying by their side until the path forward is clear.
- It Might Not Be Our Fault, But It Is Our Responsibility.** The complex web of our business is supported by internal teammates and external vendors, and we commit to deliver excellent service across both. We’d never say, “That’s not us,” when issues arise with vendor products, and we prepare to support them just as well as we would our internal platforms.
- Members and Teammates Shouldn’t Have to Wonder.** Whether you’re in a customer-facing role, or supporting someone who is, your responsiveness impacts our members’ experience. Clear timelines and proactive communication, with members and between departments, ensures we always provide a timely response.
- If We Don’t Know, We’ll Find Out.** We never want a teammate to deliver poor customer service because they were hesitant to ask their colleagues or managers for help. Be open to asking or being asked. A slight delay for the member is always better than a wrong answer.
- Measure Twice, Cut Once.** Mistakes are costly. Mistakes in the financial industry are even worse. Whether you are providing or collecting information, always take those few extra seconds of your time to verify important account details before taking an action.
- Attitude Is Everything.** How we communicate with our customers is only as impactful as how we communicate internally. By treating each other with empathy and compassion, we teach ourselves to respect our members with our words, our actions, and our individual attention.

WHY YOU WERE CHOSEN

As you start your journey at Amplify, remember one thing: we chose you to join our team because we believe you already embody our values and our commitment to excellence. Take this time to reflect on which of these values and service standards resonate with you the most. How will you add to your new team?



OUR COMMITMENT TO YOU



Thank you for taking the time to learn about the culture at Amplify. As you begin this new chapter of your professional life, we want you to know that we are here to help you succeed. We promise to provide the resources you need to have a direct impact on members, your teammates, your community, and your own career.

WHAT WILL YOUR STORY BE?

