MISSION
Deliver a better financial life to members.

VISION
Build strong member relationships, which leads to growth.

BOARD OF DIRECTORS
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CHAIR AND PRESIDENT REPORT

Responsible Growth for Exceptional Members

Every year when we write our report, it is a wonderful opportunity to take time and reflect on what we’ve been able to accomplish at PremierOne. This time is no exception. From our increase in giving back to our members and community to the new products and services we’re offering, 2022 was another milestone year for the credit union.

GIVING BACK

One of the highlights we are most proud of is that we’re now serving more people than ever before. Our membership grew by 27.5% over the previous year, and we continue to look for ways to help everyone in our community. In 2022 we also returned more than $2 million to members in the form of dividends distributed more than $30 million in bonuses for members referring family and friends, and held more than $350 million in total assets.

DONATIONS
Financially supporting our members has long been an important goal for us. In 2022, we donated more than $300,000 to various local organizations and programs, including the San Jose Police Athletic League, the San Jose Firefighter Burn Foundation, our annual holiday toy drive plus tree and meal giveaways, and several other initiatives.

NEW PRODUCTS AND SERVICES
As we talk with members and better understand their needs, we’ve made a point to expand our offerings. In 2022 we created a Mortgage Referral Program to reward loyal members, and we partnered with TruStage Insurance to offer life and auto insurance. This includes 30+ free online education courses for members and students. We created a Financial Literacy course to help members who may have struggled financially in the past or have not established much credit. We also started a loan program to help those who needed a financial partner during the pandemic. It’s called “Premier Cash,” for members who may have struggled financially in the past or have not established much credit.

WHAT OUR MEMBERS ARE SAYING

Chair of the Audit Committee

Chair and President Report

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