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KENTUCKY'S LEADING CREDIT UNIONS

## Living the Mission

Member owned and mission driven, Ashland Credit Union delivers easy, accessible financial solutions to everyone it serves.



**W**ith deep roots in the region, Ashland Credit Union is headquartered in Ashland, Kentucky, and proudly serves a broad membership. Founded in 1942 to support employees of the Ashland Oil and Refining Company, it has since expanded to welcome members from communities across Kentucky's FIVCO and Bluegrass Area Development Districts, as well as four counties near Cottage Grove, Minnesota. The history and story of the areas that Ashland Credit Union serves are deeply rooted in long-standing relationships with loyal employer groups and a legacy of service that has spanned generations.

"Credit unions offer a unique approach to banking that many people may not have had the chance to explore," says Larry Lucas, President and CEO of Ashland Credit Union. "Credit unions are built on a fundamentally different model—one rooted in people, not profit. Every member is more than just a customer; they're an owner. That difference shapes everything we do. When the credit union succeeds, it's our members who benefit—through lower loan rates, higher savings returns, and service that's truly personal."

This deep commitment to members has led to an important next step: investing in a new headquarters that reflects Ashland Credit Union's mission and values. The new facility

was designed to meet the evolving needs of members while supporting the growth of staff and services. By bringing all departments together under one roof, the credit union has created a place where teams can collaborate effectively and serve members both locally and remotely.

"With every decision we make, we are striving to help our members achieve more and take control of their finances," Lucas says. "We want our members to own their journey. Our goal is to lift our members up at every stage in life and help them reach the goals that matter most to them."

### Members First

Ashland Credit Union's success stems from its commitment to a convenient, efficient daily member experience. The credit union launched a technology-driven delivery model to better serve members and the community, highlighted by new Interactive Teller Machines (ITMs)—hybrids of ATMs and video teller services.

"In our branches, ITMs have enabled us to offer a true concierge-style service model," Lucas says. "Inside the lobby, members are greeted by staff who personally assist them at the ITMs, guiding them through transactions—all with a high-touch, personalized approach. Far from removing the personal touch, ITMs actually enhance it—allowing our team to engage with members in more meaningful, convenient ways.

"Our drive-through ITMs offer the same high level of



functionality—far beyond what traditional ATMs can do," Lucas continues. "And, if a member needs help, they can simply press a button to connect with a live member of our team who appears on-screen within seconds to provide friendly, real-time support." This innovative delivery model has also transformed the drive-through experience at all Ashland Credit Union locations. Thanks to ITMs, members now enjoy extended access to service from 7 a.m. to 7 p.m. EST, providing flexibility without sacrificing human connection.

"We exist to serve our members," says Lucas. "That's the heart of our culture at Ashland Credit Union. We're built on trust and a deep commitment to community—and every tool we adopt, including ITMs, is part of our promise to empower members, strengthen relationships, and help each person reach higher, achieve more, and take control of their financial future."



  
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