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## From teller to executive, Ates demonstrates pride in work

ANDREW CRITCHELOW The News-Enterprise 9 hrs ago



Rebecca Ates serves as executive vice-president of Fort Knox Federal Credit Union. She began her career at the credit almost 36 years ago as a teller.

ANDREW CRITCHELOW/The News-Enterprise

Rebecca Ates is a living testament to the expression “persistence pays off” in her role as executive vice president of Fort Knox Federal Credit Union.

Almost 36 years ago, she was serving as a teller at the very same credit union.

A native of Rineyville, Ates' career in banking began while she was attending North Hardin High School. Although she originally had dreams of being a hairdresser, Ates said she found a calling in banking when working at a small financial institution through a co-op program.

"After I was in the co-op program and actually had a job, that really is what made the difference," she said.

Ates began working at the credit union a few years after high school. While working full-time, she began balancing her career with night classes at Elizabethtown Community and Technical College, while raising two children.

Ates said working with the credit union gave her the opportunity to balance these responsibilities.

"Because I wasn't a traditional college student, it was great that the credit union supported me," she said.

Ates earned her associate degree in 1997 from ECTC and went on to earn a bachelor's degree in business and a master's degree in business administration from Western Kentucky University. Over the years, Ates has served as a teller, member service representative, loan manager, vice president of lending, senior vice president of lending and executive vice president.

When she began her career with the credit union, she said it only had three offices. It now has 17 branches, located everywhere from Louisville to Bowling Green to Danville.

"It's pretty amazing to watch that growth to where we are today," she said.

Over the years, Ates has helped organize community initiatives such as the new Vault program, which aims to provide financial literacy education to elementary and middle school students.

Vault partners with local teachers to provide students with a six-module online course emphasizing financial concepts. Ates said the credit union worked with software company Everfi to make the initiative a reality.

The initiative is being used at schools in Grayson and Nelson counties. Ates said the credit union is preparing to bring the program to Hardin County in the near future.

“We feel like it’s up to us to bring financial literacy at all levels to prevent any consumer from taking a 20 percent loan whenever they know they can get one for 5 percent,” she said.

Ates also helps organize an annual Veteran 2 Entrepreneur seminar, designed to connect local military veterans with the resources to start their own businesses. A collaborative effort with the Kentucky Small Business Development Center, the seminar includes guest speakers, sessions designed to discuss business finance options for veterans and a workshop session.

“It also gives veterans a chance to network with other attendees so they can share their own ideas with each other,” Ates said.

This year’s event takes place today at the credit union’s main branch from 9 a.m. to noon and features an appearance from Kentucky 2nd District Congressman Brett Guthrie. This is the event’s fourth year.

Fort Knox Federal President Ray Springsteen said though Ates is a long-standing employee of the credit union, she still has a willingness to absorb new knowledge in order to help steer the organization.

“She’s been working with the credit union for three and a half decades and is always ensuring that she’s learning something new and is making sure that the rest of the organization is learning something new,” he said. “I think that is a big part of what’s made her a huge success at the organization.”

Outside of her professional work, Ates serves on the grant committee for Heels Together. An initiative of the Central Kentucky Community Foundation, Heels Together presents an annual grant to a project or projects designed to enhance the lives of women and girls in the community.

“That is a very worthwhile cause,” Ates said.

In 2016, Ates was inducted into ECTC's Hall of Distinguished Alumni.

“For me it was like everything came full circle,” she said.

Although Ates has accomplished a great deal throughout her nearly 36 years with Fort Knox Federal, she said she has no intention of resting on her laurels.

“I'm having more fun now than I've ever had,” she said. “This is by far the best role I've ever had in the organization.”

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## Getting to know Rebecca Ates

**Hobbies:** Kayaking, hiking, being outside.

**Family:** Her husband, Rondale, and two daughters.

**Pets:** A dog and four cats.

**Food:** Salmon.

**Music:** 60s and 70s rock and country, alternative, classical.

**Movies:** “A Christmas Story,” “Ben-Hur.”

**Books:** “It's Not What You Sell It's What You Stand For: Why Every Extraordinary Business Is Driven by Purpose” by Roy Spence and Haley Rushing.

**Favorite Team:** The Kentucky Wildcats.