



## 2018 Annual Meeting Reports

### Chairman's Report

You are a member of a very unique financial institution, a credit union. Did you know that you each own our credit union? Each of you owns an equal share. Did you know that our purpose is not to make a profit? Rather, the credit union's purpose is to serve you, our owners.

Our board of directors is responsible for looking after you. We are responsible for having a capable, qualified and trustworthy management team, which I believe we do. We're also responsible for establishing policies to ensure that the credit union complies with laws, regulations and good business practices.

But most importantly, we are responsible for making sure the products and services offered by the credit union meets your needs. So, if you have any ideas for improving the credit union, please contact anyone on the staff or the board.

Thanks for being a member.

A handwritten signature in blue ink, appearing to read "Ivor J. Longo".

Ivor J. Longo  
Chairman of the Board

### CEO/President's Report

2017 proved to be yet another year of change and transformation. We made a promise to you that we would add value and conveniences that you expect and need. Our goals every day are to meet your financial needs with products and services that improve your life and save you money. Our commitment to you has resulted in many enhancements, products, services and conveniences.

I am pleased to announce some of the following enhancements we implemented in 2017:

- Mobile deposits enhancements
- New refreshed mobile App
- New on-line banking enhancements
- New enhanced web-site
- Member educational seminars
- Refreshed staff training and education

- Lending upgrades and integrated on-line loan application
- Enhanced on-line wire processing
- Enhanced statements

Thank you for allowing us to continue to provide you with refreshing financial solutions.

We truly appreciate your membership.

Sincerely,

A handwritten signature in black ink that reads "Rob Hatefi". The signature is written in a cursive, slightly slanted style.

Rob Hatefi  
President/CEO