



CHEERS TO US



2023 ANNUAL MEMBER MEETING

HOUSEKEEPING

ANNUAL MEETING MINUTES

Please review at: creditunion.coca-cola.com/annual-meeting/

PRIZE DRAWING

- Must be logged into webinar for its duration
- Must enter first & last name into chat box
- Must be a current member in good standing

QUESTIONS?

Please submit questions via webinar chat panel throughout the presentation. All questions will be answered during the 'Other Business' segment.

CHAIRMAN'S INTRODUCTION

- WELCOME
- CALL TO ORDER



AGENDA

i. **INTRODUCTION OF THE
BOARD & COMMITTEES**

Robin Moore

ii. **APPROVAL OF ANNUAL
MEETING MINUTES**

Margaret Sherrod

iii. **SUPERVISORY COMMITTEE
REPORT**

Billy Kane

iv. **CHAIRMAN'S REPORT**

Robin Moore

v. **PRESIDENT'S REPORT**

Rob Hatefi

vi. **NOMINATING COMMITTEE
REPORT**

Anita DeMyers

vii. **CLOSING REMARKS**

Robin Moore

viii. **OTHER BUSINESS**

Robin Moore

ix. **PRIZE DRAWING**

Robin Moore

x. **ADJOURN MEETING**

Robin Moore



BOARD OF DIRECTORS

BOARD OF DIRECTORS

ROBIN MOORE

Chairman

SILVIA OCHOA

Vice Chairman

NICK NICHOLS

Chief Financial Officer

MARGARET SHERROD

Chief Recording Officer

SEAN LEE

Board Member

PAUL BERKEMEIER

Board Member

CARMEN GORDON

Board Member

DEREK BENZ

Board Member

DAN REDLER

Board Member

DEVIN MCGUINESS

Board Member

ANITA DEMYERS

Board Member

BILLY KANE

Board Member

MIKE GREGORIO

Board Member



BOARD COMMITTEES

BOARD COMMITTEES

- FINANCE COMMITTEE
- SUPERVISORY COMMITTEE
- EXECUTIVE COMMITTEE
- MARKETING COMMITTEE
- LOAN REVIEW COMMITTEE
- TECHNOLOGY/SECURITY COMMITTEE
- ADVISORY COUNCIL COMMITTEE
- PERSONNEL COMMITTEE
- CONTRACT REVIEW COMMITTEE



ANNUAL MEETING MINUTES

APPROVAL OF ANNUAL MEETING MINUTES

The screenshot shows the top portion of the Coca-Cola Credit Union website. At the top left is the browser address bar displaying "creditunion.coca-cola.com". Below it, the Coca-Cola logo and the Credit Union icon are visible. To the right, there's a navigation menu with links: "Apply for a Loan", "Make a Payment", "Become a Member", "Rates", and "Branches + ATMs". Further right is a search icon and a banner that says "YOU TOLD US, We Delivered. we're still delivering!". Below the navigation menu is a dark horizontal bar with the text "ANNUAL MEETING" in large white letters. On the right side of this bar, there's a red "LOGIN" button. A dropdown menu is open from the "LEARN" link, listing options: "Membership", "Calculators", "Blog", "Resource Center" (which is highlighted with a mouse cursor), "Security Center", and "Holiday Hours". The main content area below features a large orange-to-pink gradient background with two condensation-covered glass bottles of Coca-Cola being clinked together. Overlaid on this image is the text: "2023 THURSDAY, MAY 25 @ 11:00 AM EST ANNUAL MEETING". At the bottom left of the image, it says "JOIN US ONLINE & BE ENTERED TO WIN 1 OF 5 PRIZES!*". In the top right corner of the image area, the Coca-Cola Credit Union logo is repeated.

SUPERVISORY COMMITTEE REPORT

• SUPERVISORY COMMITTEE CHAIRMAN — BILLY KANE

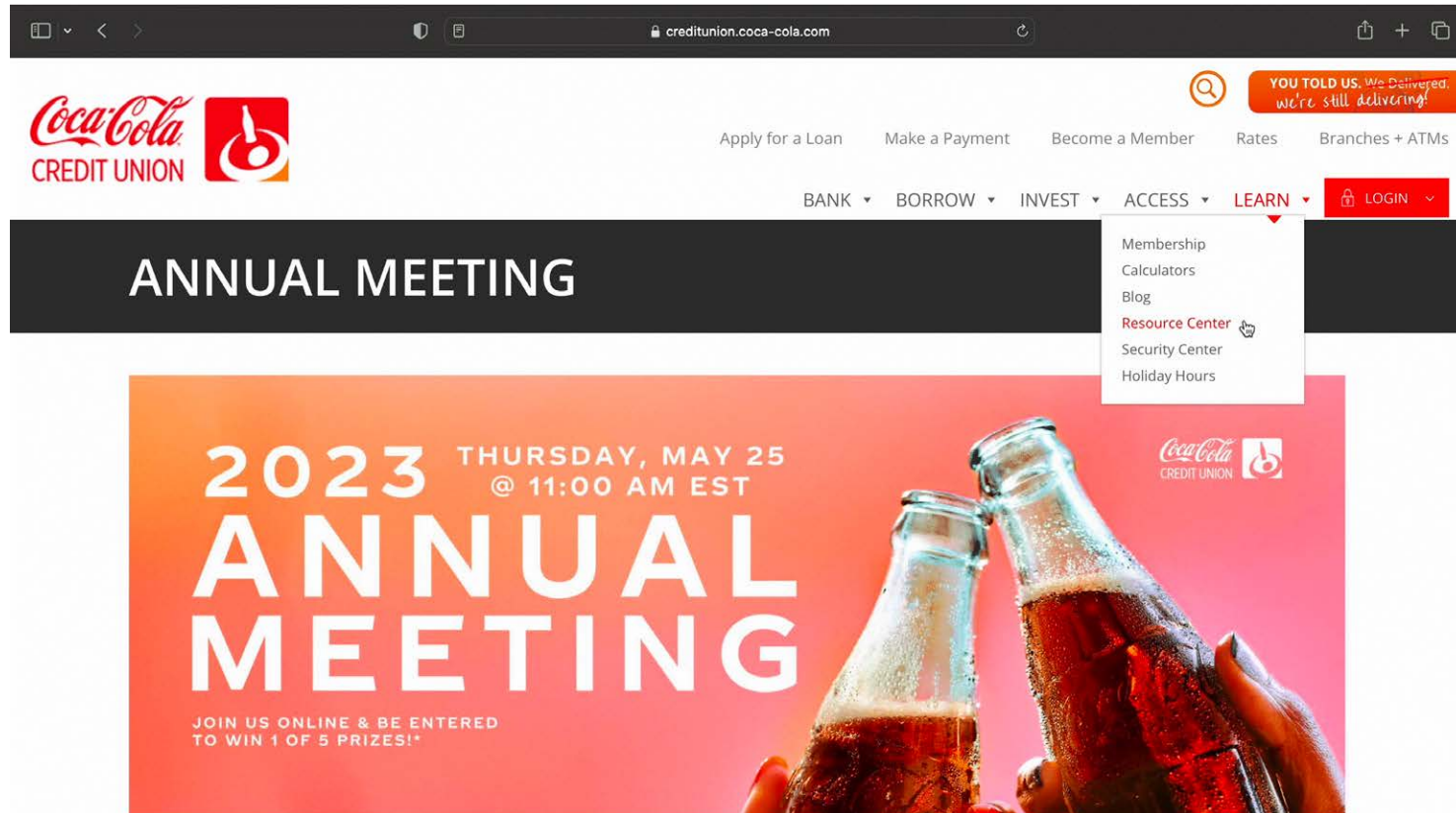


CHAIRMAN'S REPORT

• BOARD CHAIRMAN — ROBIN MOORE



CHAIRMAN'S REPORT





PRESIDENT'S REPORT

PRESIDENT'S REPORT

KEY RATIOS	2022	2021	2020
Yield on Average Loans	3.7 %	3.6 %	4.3 %
Yield on Investments	1.3 %	0.6 %	1.1 %
Gross Income / Average Assets	3.8 %	3.5 %	4.1 %
Cost of Funds	0.2 %	0.2 %	0.3 %
Net Interest Margin	2.9 %	2.5 %	3.0 %
Operating Expenses / Average Assets	2.8 %	2.7 %	2.9 %
Return on Average Assets	0.5 %	0.6 %	0.9 %
Delinquency Ratio	0.3 %	0.3 %	0.3 %
Net Charge-off Ratio	0.2 %	0.1 %	0.2 %



FINANCIAL RATIOS / RESULTS

FINANCIAL RATIOS

	2022	2021	2020
Total Loans	\$ 158.60	\$ 160.00	\$ 149.90
Total Investments	\$ 37.20	\$ 39.70	\$ 41.00
Total Assets	\$ 209.90	\$ 208.50	\$ 222.20
Total Shares	\$ 176.90	\$ 181.80	\$ 198.50
Total Equity	\$ 18.40	\$ 22.70	\$ 22.80
Net Worth Ratio	11.7 %	11.3 %	9.9 %
Loan to Share Ratio	89.7 %	88.0 %	75.5 %
Total Number of Members	11,853	12,095	15,523

FINANCIAL RESULTS

EARNINGS (IN THOUSANDS)	2022	2021	2020
Operating Income	\$ 7,682.60	\$ 7,460.10	\$ 8,314.10
Provision for Loan Losses	312.60	152.20	228.80
Operating Expenses	5,866.90	5,795.50	5,859.60
Dividend Expense	388.00	399.20	539.80
Net Income from Operations	1,115.10	1,113.20	1,685.80
Non-Operating Gains / Losses	7.40	168.40	162.10
Net Income	1,122.50	1,281.60	1,848.00

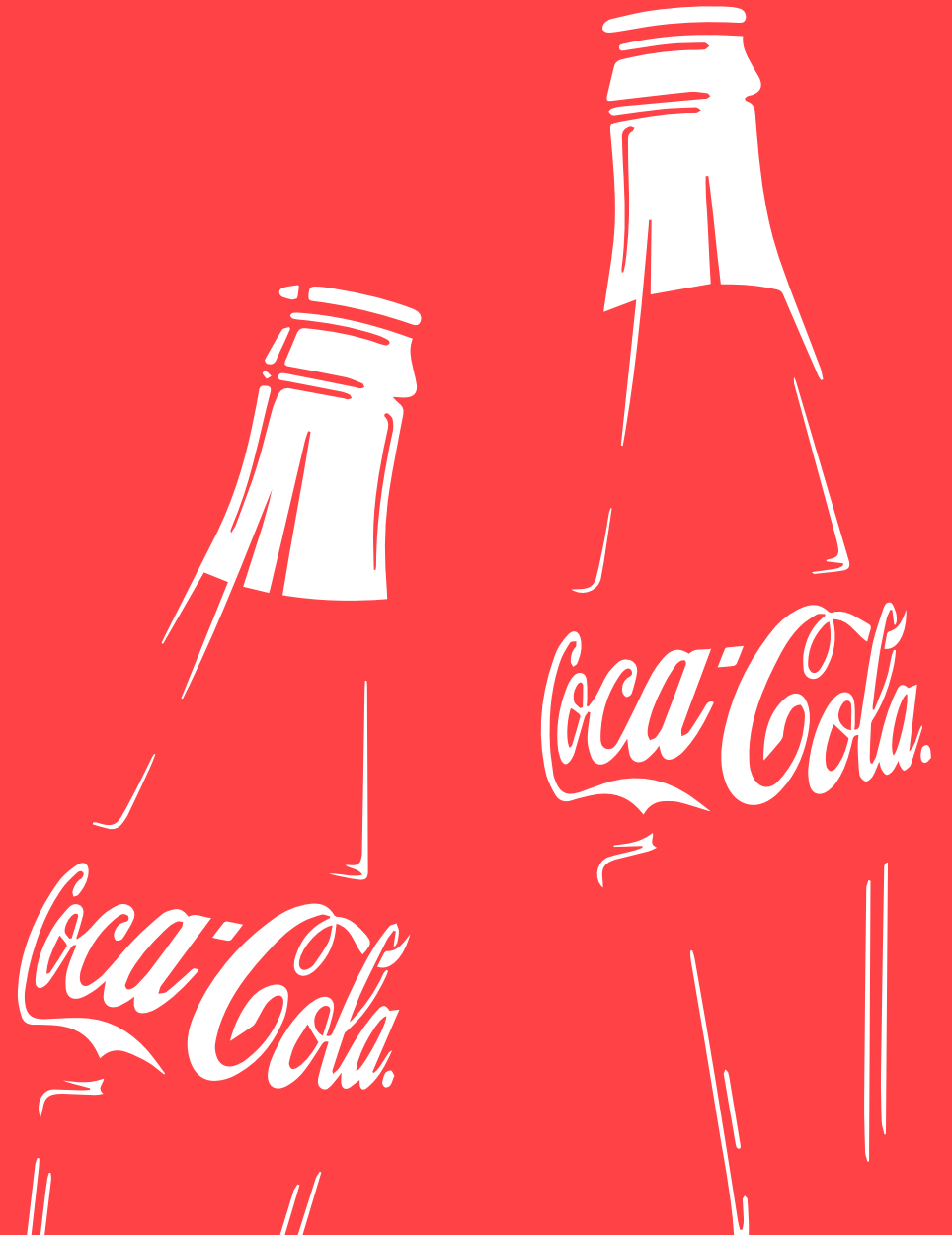
NOMINATING COMMITTEE REPORT

- NOMINATING COMMITTEE CHAIRMAN
- ELECTION OF BOARD OF DIRECTORS



CLOSING REMARKS

• CHAIRMAN'S CLOSING REMARKS



OTHER BUSINESS

- OLD BUSINESS
- NEW BUSINESS





PRIZES

PRIZES

ELIGIBILITY

- Member must be in good standing
- Member must attend webinar
- Board members, staff, volunteers and their family members are not eligible

MONEY WILL BE TRANSFERRED INTO THE WINNER'S ACCOUNT TODAY!

- 5th prize \$100.00
- 4th prize \$200.00
- 3rd prize \$300.00
- 2nd prize \$400.00
- 1st prize \$500.00



CHEERS & THANK YOU FOR JOINING US



2023 ANNUAL MEMBER MEETING