

84th Annual Meeting

Saturday, March 23, 2019

Sharonville Convention Center




GREATER CINCINNATI CREDIT UNION

ESTABLISHED 1935

**OUR
MISSION:**

To provide safe, economically sound, competitive financial services to meet the needs of members in an efficient, convenient and personalized manner.

 By members' choice, your deposits are insured by
American Share Insurance up to \$250,000 per account.
This institution is not federally insured, and if the institution fails, the Federal
Government does not guarantee that depositors will get back their money.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY



**GREATER CINCINNATI
CREDIT UNION**

ESTABLISHED 1935

NORTH COLLEGE HILL • 6899 Hamilton Ave. • Cincinnati, OH 45224
WESTWOOD • 3287 Werk Road • Cincinnati, OH 45211
SILVERTON • 7221 Montgomery Rd. • Cincinnati, OH 45236
MASON • 7948 Mason Montgomery Rd • Mason, OH 45040

84th Annual Meeting
Saturday, March 23, 2019
SHARONVILLE CONVENTION CENTER
Agenda
Registration –11:30 A.M. – 12:00 Noon
Invocation
Buffet Luncheon –12:00 Noon
Business Meeting – Immediately following Meal

1. Call to Order and
Pledge of Allegiance Harriet Russell, President
2. Roll Call of Directors. Charles Dick, Secretary
Determination of Quorum
3. Minutes of 83rd Annual Meeting (Written)
4. Reports (Written):
President's Report of Directors
Treasurer's Financial Report
Loan Officer's Credit Report
Security Officer's Report
Audit Report
5. Unfinished Business Harriet Russell
6. New Business Harriet Russell
Introduction of New CEO John Verkley
Nominating Committee
Report of Attorney Joyce Hooks
Oath of Office Judy Meiering
Door Prizes Joyce Hooks
Wanda Jones, Judy Meiering, Garnet Ingram
7. Adjournment

BOARD OF DIRECTORS

Harriet Russell President	Charles Dick Secretary	Wanda Jones Director	Garnet Ingram Ex-Officio
Judy Meiering Vice President	Cear Baggett Director	Phillip Kiley Director	Hope Johnson Gordon Ex-Officio
Elaine Murphy Treasurer	Joyce Hooks Director	Anne Pinnau Director	Ken Mason Ex-Officio

Board Members Emeritus

Ruth Clephane	Sam Grace	Leonard Penn
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MINUTES
GREATER CINCINNATI CREDIT UNION, INC.
83rd Annual Meeting – March 24, 2018
Jack Casino Pavilion Ballroom

A Buffet Luncheon preceded the opening of the Meeting. Emeritus Director Sam Grace presented the Invocation.

President Harriet Russell called the meeting to order at 12:57 P.M. and declared a quorum to be present as 280 members were in attendance. She welcomed the members to the Annual Meeting. Judy Meiering led the members in reciting the Pledge of Allegiance to the Flag.

Vice President Judy Meiering, Acting Secretary, called the roll of the Directors, Members Emeritus and Ex-officio Committee. The roll call indicated that 8 directors, 2 director emeritus, and 3 of the ex-officio committee were present.

President Harriet Russell presented the written 82nd Annual Meeting minutes. It was duly moved and seconded to approve the minutes. Motion carried.

The following written reports were presented:

President's Report of Directors by President Harriet Russell
Treasurer's Financial Report by Treasurer Elaine Murphy
Loan Officer's Credit and Lending Report by Chief Lending Officer Dan Conroy
Security Officer's Report by Security Officer Alan March
Audit Report by the Ex-Officio Chairperson Ken Mason

President Russell introduced Jan Neumann and Sharon Eddingfield of Whitmer and Company, our CPAs.

A motion to approve the Report of Directors, with verbal comments by President Russell, was duly moved and seconded. Motion carried.

A motion to approve the Treasurer's Report, with verbal comments by Treasurer Elaine Murphy was duly moved and seconded. Motion carried.

A motion to approve the Credit and Lending Report was duly moved and seconded. Motion carried.

A motion to receive the Security Officer Report was duly moved and seconded. Motion carried.

A motion to approve the Audit Report, with verbal comments by Ken Mason, was duly moved and seconded. Motion carried.

President Harriet Russell asked if there was any unfinished business. None was offered.

President Harriet Russell asked if there was any new business. None was offered.

President Harriet Russell introduced Financial Center representatives that were in attendance and thanked them for their generous door prizes— Tom Eisenzimmer of Eisenzimmer Financial, Mary Ann Jacobs & Justin Precht of Ritter and Randolph, LLC Attorneys at Law and Mr. Steve Mutterspaw of Trinity Debt Management Services were present. Other companies in the Financial Center include John J and Thomas R Schiff Insurance Agency and Long, Schaefer and Co.

As chairperson of the Nominating Committee, Joyce Hooks presented the December 9, 2017 report of Mr. Tim Burke, Esquire, Attorney at Manley Burke, LPA supervisor of the election. Mr. Burke reported that there were only three nominees for three positions and no mail ballot election was necessary, only membership affirmative action. President Harriet Russell asked for a motion to approve the report of the attorney. It was duly moved and seconded to accept the report, nominations and results. Motion carried. She then declared Wanda Jones, Elaine Murphy, and Anne Pinnau reelected. President Harriet Russell then administered the Oath of Office, required by Ohio law, to Wanda Jones, Elaine Murphy, and Anne Pinnau.

Joyce Hooks, chairperson of the Annual Meeting Committee was assisted by Harriet Russell, Phil Kiley and Garnet Ingram in the distribution of 72 door prizes.

Meeting Adjourned at 1:36 P.M.

Respectfully Submitted,

Charles T. Dick, Secretary

Judith A. Meiering, Acting Secretary

Harriet Russell, President

GREATER CINCINNATI CREDIT UNION 2018 REPORT OF THE DIRECTORS

If your actions inspire others to dream more, learn more, do more and become more, you are a leader. – John Quincy Adams

Leadership is a quality that is admired, desired and for an organization like the Credit Union, invaluable. Since 1935 members have enjoyed the great fortune of many special leaders who have shaped and grown the Credit Union into a successful organization.

Originating 84 years ago with our founding CEO Clyde Hall, spanning forward to noted Board members who have previously served such as Clifford Franklin, Wylie Ferguson, Sheila Taylor and Moss White, up to our present day CEO Daryl T. Sawyer, leadership has always been in abundant supply.

For the last 31 years Daryl's leadership has been instrumental in growing the Credit Union to over \$100 million in asset size, expanding from just one office to now four branch locations, as well as overseeing the addition of numerous products and services that have enhanced our members financial service needs. A true leader cannot accomplish goals without a strong support team. Over his tenure Daryl has assembled a Senior Management team with over 180 years of combined experience working for the Credit Union.

Speaking with you today brings forth mixed emotions of both melancholy and excitement as I announce Daryl's retirement as CEO as he takes on a new advisory role within the organization. Assuming the role of CEO will be John J. Verkley, current CFO, with over 32 years of experience and dedication to the Credit Union. On behalf of the entire Board of Directors and Ex Officio members I would like to sincerely thank Daryl for his unmatched loyalty and commitment to the Credit Union over the last three decades. We are sad to see this chapter in the Credit Union's history come to an end. However as we embark on the next chapter we have an extreme sense of enthusiasm as Mr. Verkley guides the Credit Union into a successful future.

As we gather here today let us not forget the hard working Credit Union staff who maintain the expected high level of service and friendly experience to which members have become accustomed. Let us also thank our Financial Service Partners who are in attendance with us today who provide our members with vital services to enhance their overall financial well-being.

I would like to thank my fellow Board Members and Ex Officio members who dedicate their time and attention volunteering for the Credit Union. It is this group's passion and leadership that ensures we are a strong, compliant, and successful organization today, tomorrow and into the future.

Lastly, I am proud to continue serving as your Board President and would like to thank YOU, our members, who are the reason we are all gathered here this afternoon. Without your continued support and loyalty to the Credit Union we would not be able to commemorate our 84th anniversary with each of you today.

**Harriet A. Russell
Board President**

GREATER CINCINNATI CREDIT UNION 2018 TREASURER'S REPORT

I am pleased to report that your Credit Union had a good year. We recorded a net income of \$ 178,882 in 2018, an increase of 144.29% compared to the previous year. The pace at which the Credit Union grew in 2018 was significant. The Credit Union saw an increase in deposits of 6.87%, a total increase of over \$6 million dollars, which increased total assets to over \$106 million dollars. With this increase in deposits, it allowed us to cover our strong loan demand, a 4.97% increase over 2017 loans. We were able to grant to our fellow members' loans totaling \$15,865,352.

Liquidity was not a concern in 2018. We were able to invest in insured jumbo CD's and excess funds were earning dividends placed in overnight accounts. Our investment portfolio helped us add to our total net income in 2018. Investment income increase 51.60% from 2017. Some of this increase is attributed to the rising interest rates that we have all seen. Our primary investment strategy is to invest in jumbo CD's with terms no greater than 5 years and in amounts that never exceed the insurable limits. We are optimistic that the economic improvements realized in 2018 will continue to lead to further economic expansion in the coming years and will continue to stimulate both loan and deposit growth.

We have made continued progress in improving operational efficiencies as reflected in our expense ratio. Expenses had a modest increase of 1.66%. And while containing our expenses, we were able to implement a new and improved Home Banking and Mobile service in early 2018. New features were introduced including remote deposit that uses a phone's camera to take a picture of a check to submit for deposit, Popmoney personal payment service allows for sending money using only the recipient's name and email address or mobile phone number, transfers may be made between external accounts at different financial institutions and a Personal Finance Manager that aggregates account data from virtually any online source and gives you a view of your complete financial picture. All of these services have been well received by our members with very positive feedback. We will continue vigilant cybersecurity protection of our computer networks. Protecting our member's financial data is our highest priority!

Our continued improvement as an organization is due to the hard work and dedication of our Board of Directors and Staff. In 2019, we are going to continue emphasizing loan growth, expense control and asset quality. We are committed to insure that the membership is provided the best service possible and we will continue to strive to add value to being a member of the Greater Cincinnati Credit Union.

Elaine Murphy
Treasurer

GREATER CINCINNATI CREDIT UNION 2018 CREDIT AND LENDING OPERATIONS REPORT

For the operating year 2018, the Credit Union processed 1,793 loan applications, including Visa Credit Cards and approved 1034 or 58%. The total dollars disbursed for all loans was \$15,865,353.

Included in the total loans disbursed are the following:

- 30 First Mortgage Loans totaling \$4,887,800.
- 13 Home Equity Loans/Line of Credits totaling \$312,500.
- 236 Indirect RV Loans from our local dealerships totaling \$5,806,549.
- 178 Direct Member Auto & RV Loans totaling \$3,257,281.
- The remaining \$1,601,223 was comprised of personal loans and Visa Credit Cards.

Members borrowing overall in 2018 increased by \$4,421,314 or 39%. The loan approval rate of 58% was a drop of 1% from the previous year 2017 though comparable to previous years. These fluctuations year to year are not uncommon and are more reflective of individual needs for credit in certain categories such as homes and vehicles.

Losses resulting from delinquencies, bankruptcies and deceased member accounts continue to trend lower. The Board of Directors approved the charge off of \$163,339 of loans in 2018 including \$34,642 of VISA credit cards. This represents the lowest annual loss in the past 7 years. The Credit Union recovered \$46,924 of previously charged off loans in 2018.

APPLY FOR A LOAN TODAY!

Stop by one of our 4 locations and complete a loan application or visit our website at WWW.GCCU.ORG and click on "APPLY FOR A LOAN". If you need more information, please call 513-559-1234 Ext 1111 and speak with one of our loan representatives.

Daniel J. Conroy
Chief Lending Officer

GREATER CINCINNATI CREDIT UNION 2018 REPORT OF THE SECURITY OFFICER

The GCCU Security Office strives to ensure the security and safety of the employees and members of GCCU and their assets, through training, inspections, and investigations. The goal is to prevent losses, rather than spending time and effort recovering losses after the fact.

A 2016 study by the Association for Financial Professionals said, “paper checks continue to lead as the payment type most susceptible to fraudulent attacks.” However, training of GCCU staff is having a positive impact. In just one instance, one member services representative recognized and stopped two fraudulent checks in less than two weeks’ time. Her actions prevented more than \$10,000.00 in losses. Though notable, that instance is not unusual at GCCU.

In 2018, GCCU was one of only 100 financial institutions nationally invited to participate in a pilot program to evaluate, “BankSafe,” training. Sponsored by the American Association of Retired Persons, BankSafe trains financial institution front-line staff to recognize when senior citizens are being financially exploited or victimized. Input from GCCU employees is helping AARP to refine BankSafe for national distribution in 2019.

GCCU Security conducted an audit of robbery kits in all its locations. Each kit was updated with current information and forms. Now all kits are alike as to content. A portion of October’s semi-annual training covered the use of the updated kit.

In 2018, GCCU Security initiated five formal investigations. Only one of those cases involved a loss to GCCU. The county prosecutor declined to accept the case and it was turned over to Collections. The start of “mobile check deposits,” in 2018 created some concern for Security. However, the processes put in place by management, accounting, and information technology has identified only five fraudulent mobile deposit cases, all of which were stopped before GCCU suffered a loss.

GCCU Security performed many informal investigations throughout the year. These included internal review of daily operations at our branches; investigating suspicious activity on GCCU properties; or assisting law enforcement or other financial institutions. Upgrades to cameras have improved the value of the videos for both investigations and training.

Also in 2018, GCCU’s security office:

- Issued 22 alerts to GCCU staff concerning crime trends and security issues
- Performed investigations into the backgrounds of several applicants for employment with GCCU
- Delivered two formal training classes to employees covering security issues and response to robberies
- Delivered fraud and safety presentations to community groups
- Published newsletters on GCCU’s website and Facebook page providing members with information which can help them avoid losses due to frauds and scams

Alan C. March
Security Officer

GREATER CINCINNATI CREDIT UNION 2018 AUDIT REPORT

“Well Balanced Growth with Prudent Oversight”

2018 was another year of consistent growth and change for your Credit Union. So much so, that when regulators now compare us with other Credit Unions, we have graduated to a new peer group with much larger assets.

Ex-Officio Directors are appointed (non-voting) members of the Board that serve as liaisons with our outside CPA firm, Whitmer and Company. We review and report their audit findings to Board Members throughout the year to ensure that your Credit Union is being operated by Management in a safe and sound manner.

We participate in the regular monthly Board Meetings and serve on various committees through which we observe the overall governance of your Credit Union. You can be confident that your Credit Union is well managed with experienced and committed personnel and policies at all levels.

Therefore, we are pleased to report that there were no significant findings or errors of omission and that the 2018 financials reported are accurately stated.

Prudent oversight requires training, knowledge and experience. We continue to expand our formal training and development programs for all staff, Management and Board members. While our responsibility to you our members is consistent, to do so, we must be well trained to stay current with new regulations and procedures.

Ken Mason (Chair), Garnet Ingram, Hope Johnson
Ex-Officio Board Members

Whitmer

& Company CPAs, LLP

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615 Elsinore Place, Suite 625
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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors and Members of
Greater Cincinnati Credit Union, Inc.

We have audited the accompanying financial statements of Greater Cincinnati Credit Union, Inc., which comprise the statements of financial condition as of December 31, 2018 and 2017, and the related statements of income, comprehensive income, changes in members' equity and cash flows for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Greater Cincinnati Credit Union, Inc. as of December 31, 2018 and 2017, and the results of their operations and their cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.



Whitmer & Company CPAs, LLP
Cincinnati, Ohio

March 8, 2019

GREATER CINCINNATI CREDIT UNION, INC.
STATEMENTS OF FINANCIAL CONDITION
DECEMBER 31, 2018 AND 2017

ASSETS		
	<u>2018</u>	<u>2017</u>
Assets		
Cash and cash equivalents	\$ 5,400,290	\$ 9,011,779
Deposits at a Corporate Credit Union	733,291	733,291
Time deposits	31,134,152	24,060,185
Securities available-for-sale	1,499,688	1,296,001
Loans to members, net of allowance for loan losses	60,503,038	57,349,198
Real estate loans in process of foreclosure or liquidation	243,748	476,901
Other loans in process of liquidation	17,982	52,277
Accrued interest receivable	409,137	418,753
Premises and equipment	3,067,845	3,159,985
Prepaid expenses and other assets	800,314	710,361
American Share Insurance deposit	<u>1,173,846</u>	<u>1,115,543</u>
Total Assets	<u>\$ 104,983,331</u>	<u>\$ 98,384,274</u>
LIABILITIES AND MEMBERS' EQUITY		
Liabilities		
Members' share and savings accounts	\$ 96,533,132	\$ 90,318,656
Line of credit	-	-
Accrued interest payable	44,099	31,607
Accrued expenses and other liabilities	<u>547,781</u>	<u>558,261</u>
Total Liabilities	<u>97,125,012</u>	<u>90,908,524</u>
Commitments and Contingent Liabilities	<u>-</u>	<u>-</u>
Members' Equity, Substantially Restricted		
Regular reserves	5,117,118	5,117,118
Undivided earnings	1,241,513	1,062,631
Accumulated other comprehensive income	<u>1,499,688</u>	<u>1,296,001</u>
Total Members' Equity	<u>7,858,319</u>	<u>7,475,750</u>
Total Liabilities and Members' Equity	<u>\$ 104,983,331</u>	<u>\$ 98,384,274</u>

STATEMENTS OF INCOME AND COMPREHENSIVE INCOME
YEARS ENDED DECEMBER 31, 2018 AND 2017

	<u>2018</u>	<u>2017</u>
Interest Income		
Interest and fees on loans to members	\$ 3,159,175	\$ 3,112,052
Interest on investments and cash equivalents	<u>669,387</u>	<u>441,525</u>
Total Interest Income	<u>3,828,562</u>	<u>3,553,577</u>
Interest Expense		
Dividends on members' share and savings accounts	<u>441,510</u>	<u>350,956</u>
Total Interest Expense	<u>441,510</u>	<u>350,956</u>
Net Interest Income	3,387,052	3,202,621
Provision for Loan Losses	<u>120,000</u>	<u>74,700</u>
Net Interest Income after Provision for Loan Losses	<u>3,267,052</u>	<u>3,127,921</u>
Non-Interest Income		
Income from fees and charges	905,778	900,481
Gain on sale of foreclosed assets	-	16,682
Other non-interest income	<u>650,125</u>	<u>639,624</u>
Total Non-Interest Income	<u>1,555,903</u>	<u>1,556,787</u>
Non-Interest Expense		
Compensation and benefits	2,061,148	2,049,231
Occupancy	330,971	345,139
American Share Insurance premium	18,000	22,512
Other non-interest expense	<u>2,233,954</u>	<u>2,194,602</u>
Total Non-Interest Expense	<u>4,644,073</u>	<u>4,611,484</u>
Net Income	<u>\$ 178,882</u>	<u>\$ 73,224</u>
	<u>2018</u>	<u>2017</u>
Net Income	\$ 178,882	\$ 73,224
Changes in net unrealized gain on securities available-for-sale	<u>203,687</u>	<u>409,192</u>
Total Comprehensive Income	<u>\$ 382,569</u>	<u>\$ 482,416</u>

GREATER CINCINNATI CREDIT UNION, INC.
STATEMENTS OF CHANGES IN MEMBERS' EQUITY
YEARS ENDED DECEMBER 31, 2018 AND 2017

	<u>Regular Reserves</u>	<u>Undivided Earnings</u>	<u>Accumulated Other Comprehensive Income</u>	<u>Total</u>
Balances, December 31, 2016	\$5,117,118	\$ 989,407	\$ 886,809	\$6,993,334
Comprehensive Income	<u>-</u>	<u>73,224</u>	<u>409,192</u>	<u>482,416</u>
Balances, December 31, 2017	5,117,118	1,062,631	1,296,001	7,475,750
Comprehensive Income	<u>-</u>	<u>178,882</u>	<u>203,687</u>	<u>382,569</u>
Balances, December 31, 2018	<u>\$5,117,118</u>	<u>\$1,241,513</u>	<u>\$1,499,688</u>	<u>\$7,858,319</u>

STATEMENTS OF CASH FLOWS
YEARS ENDED DECEMBER 31, 2018 AND 2017

	<u>2018</u>	<u>2017</u>
Cash Flows from Operating Activities		
Net income	\$ 178,882	\$ 73,224
Adjustments to reconcile net income to net cash provided by (used in) operating activities		
Depreciation and amortization	233,621	237,099
Provision for loan losses	120,000	74,700
Gain on sale of foreclosed assets	-	(16,682)
(Increase) decrease in interest receivable	9,616	1,081
(Increase) decrease in prepaid expenses and other assets	(89,953)	6,008
Increase (decrease) in interest payable	12,492	4,412
Increase (decrease) in accrued expenses and other liabilities	<u>(10,480)</u>	<u>73,845</u>
Total adjustments	<u>275,296</u>	<u>380,463</u>
Net Cash Provided by (Used in) Operating Activities	<u>454,178</u>	<u>453,687</u>
Cash Flows from Investing Activities		
Proceeds from maturing time deposits	3,861,616	4,039,694
Acquisition of time deposits	(10,935,583)	(7,712,905)
Acquisition of premises and equipment	(141,481)	(71,753)
(Increase) decrease in loans to members, net of principal collections	(3,006,392)	28,865
(Increase) decrease in foreclosed assets	-	(112,263)
Proceeds from the sale of foreclosed assets	-	128,945
(Increase) decrease in American Share Insurance deposit	<u>(58,303)</u>	<u>5,976</u>
Net Cash Provided by (Used in) Investing Activities	<u>(10,280,143)</u>	<u>(3,693,441)</u>
Cash Flows from Financing Activities		
Net increase (decrease) in members' share and savings accounts	<u>6,214,476</u>	<u>4,473,032</u>
Net Cash Provided by (Used in) Financing Activities	<u>6,214,476</u>	<u>4,473,032</u>
Net Increase (Decrease) in Cash and Cash Equivalents	(3,611,489)	1,233,278
Cash and Cash Equivalents, Beginning of Year	<u>9,011,779</u>	<u>7,778,501</u>
Cash and Cash Equivalents, End of Year	<u>\$ 5,400,290</u>	<u>\$ 9,011,779</u>
Supplemental Cash Flow Disclosures		
Cash paid for interest expense	\$ 429,018	\$ 364,544
Increase (decrease) in unrealized gain on securities available-for-sale	\$ 203,687	\$ 409,192



GREATER CINCINNATI CREDIT UNION

ESTABLISHED 1935

Silverton Office

7221 Montgomery Road
Cincinnati, Ohio 45236

North College Hill Office

6899 Hamilton Avenue
Cincinnati, Ohio 45224

Westwood Office

3287 Werk Road
Cincinnati, Ohio 45211

Mason Office

7948 Mason Montgomery Road
Mason, Ohio 45040

PAST SECRETARIES

1935 – 1946	Anna Skelton
1947 – 1951	Ilo Feurt
1952	Virginia D. Hollenberg
1953	Robert L. Englert
1954	Jennie Saunders
1955	Lewis M. Harrison
1956 – 1969	Ilo Feurt
1969 – 1978	Jean Frehse
1978 – 1988	Harriet Russell
1988 – Present	Charles Dick

PAST TREASURERS

1935 – 1945	Erich T. Bergman
1945 – 1978	Clyde A. Hall
1978 – 1984	Doris Doudican
1984 – 2004	Leonard Penn
2004 – Present	Elaine Murphy

PAST MANAGERS/CEOS

1945 – 1973	Clyde A. Hall
1973 - 1973	John Wagner
1973 - 1976	Linda Hoog
1976 – 1988	John Kosey
1988 – Present	Daryl Sawyer

PAST PRESIDENTS

1935 – 1960	Raymond T. Fell
1961 – 1965	John F. Locke
1966 – 1978	Arthur Chesley
1978	Jean Frehse
1978 – 2000	Clifford Franklin
2000 – Present	Harriet Russell

PAST VICE PRESIDENTS

1935 – 1960	John F. Locke
1961 – 1965	Arthur Chesley
1966 – 1978	Arthur Havlovic
1978	Cora Fitch
1978 – 1988	Wylie Ferguson
1988 – 2000	Harriet Russell
2000 – 2004	Wylie Ferguson
2004 – 2011	Sheila Taylor
2011 – Present	Judy Meiring

The Credit Union Brings Together The Services You Need For A Better Life.

Eisenzimmer Financial Services, Inc.

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Mutual Funds, Brokerage Services
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Ritter & Randolph, LLC

Attorneys at Law
Telephone: (513) 381-5700
www.ritterandrandolph.com

John J. & Thomas R. Schiff Insurance Agency

Auto, Home, Personal Liability and Life Insurance
as well as Long Term Care and Annuities
Telephone: (513) 870-2580

Trinity Debt Management

Debt Management
Telephone: 1-800-758-3844
www.trinitycredit.org

Arrangements can be made to meet with
the Financial Center representatives at their
offices or at any Credit Union branch office.
Representatives can be reached at their offices.