

# VATAT Credit Union

## Board of Directors

(Term Expires)

Chairman	Larry Vinklarek	8/2013
Vice Chairman	Glenn Clinard	8/2013
Secretary	Don Henson	8/2013
Treasurer	Barney McClure	8/2014
Director	Adren Pilger	8/2013
Director	Steve Forsythe	8/2014
Director	William Woody	8/2014

### Staff

President – Rosario Rodriguez

Loan Assistant – Meredith Cowan

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# VATAT CREDIT UNION

## Annual Meeting



## 52 Years of Service

*“Members Helping Members”*

Monday, July 29, 2013

Corpus Christi, Texas

# Agenda

- I. Call meeting to order
- II. Invocation
- III. Welcome
- IV. Ascertain that a quorum is present
- V. Reading and approval of 2012 Annual Meeting minutes
- VI. Reports
  - A. Chairman of the Board
  - B. President
- VII. Nominating Committee
- VIII. Election of Directors
- IX. Unfinished Business
- X. New Business
- XI. Door Prizes
- XII. Adjournment

**Statement of Condition**

<b>Assets</b>	<b>12/11</b>	<b>12/12</b>	<b>06/13</b>
Loans to members	4,328,475	4,330,486	4,149,153
Allowances for loan loss	(5,010)	(5,910)	(4,495)
Cash in bank	576,945	615,676	820,864
Investments	675,556	856,556	1,006,556
Other Investments	250,000	150,000	150,000
Prepays	64,043	25,755	11,447
Equipment	2,809	2,164	1,270
<b>Total Assets</b>	<b>5,892,818</b>	<b>5,974,727</b>	<b>6,134,795</b>
<b>Liabilities, Deposits, and Equities</b>			
Accounts Payable	33,042	92,855	38,374
Certificates	1,618,954	1,718,540	1,707,554
Member Share	2,527,509	2,586,488	2,816,109
Other Deposit Accounts	484,699	341,050	337,079
Accruals	17,401	9,721	3,878
Reserves	1,194,581	1,211,213	1,226,073
Income	<b>26,686</b>	<b>18,899</b>	<b>5,728</b>
*NCUA Assessment* 2011/2012	*-10,054	(4,039)	N/A
**Member Capital Account depletion 2009/2010**	N/A	N/A	N/A
<b>Net Income</b>	<b>16,632</b>	<b>14,860</b>	<b>5,728</b>
<b>Total Liabilities, Deposits &amp; Equities</b>	<b>5,892,818</b>	<b>5,974,727</b>	<b>6,134,795</b>

**Statement of Income**

	<b>12/11</b>	<b>12/12</b>	<b>6/13</b>
INCOME	287,032	269,582	124,761
EXPENSE	260,346 *(10,054)	250,683 (4,039)	119,033
NET INCOME	16,632	14,860	5,728