

VATAT Credit Union

Board of Directors

(Term Expires)

Chairman	Glenn Clinard	8/2015
Vice Chairman	Larry Vinklarek	8/2015
Secretary	Don Henson	8/2015
Treasurer	Barney McClure	8/2014
Director	Gary Adams	8/2015
Director	Steve Forsythe	8/2014
Director	William Woody	8/2014

Staff

President/CEO – Rosario Rodriguez

Loan Assistant – Meredith Hartmann

VATAT Credit Union
614 E 12th Street
Austin, TX 78701
Phone: (512) 472-3258
(800) 777-1825
Fax: (512) 617-8218
www.vatatcu.org

VATAT

CREDIT UNION

Annual Meeting



53 Years of Service

"Members Helping Members"

Monday, July 28, 2014
Abilene, Texas

Agenda

- I. Call meeting to order
- II. Invocation
- III. Welcome
- IV. Ascertain that a quorum is present
- V. Reading and approval of 2013 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

Assets	12/12	12/13	06/14
Loans to members	4,330,486	4,638,407	4,556,811
Allowances for loan loss	(5,910)	(4,975)	(5,025)
Cash in bank	615,676	578,052	611,643
Investments	856,556	959,000	1,649,000
Other Investments	150,000	150,000	300,000
Prepays	25,755	20,907	9,443
Equipment	2,164	637	2,682
Total Assets	5,974,727	6,342,028	7,124,554
Liabilities, Deposits, and Equities			
Accounts Payable	92,855	9,822	37,177
Certificates	1,718,540	1,472,437	1,697,646
Member Share	2,586,488	3,208,720	3,495,006
Other Deposit Accounts	341,050	399,876	645,035
Accruals	9,721	17,794	16,160
Reserves	1,211,213	1,226,073	1,233,372
Income	18,899	10,599	158
NCUA Assessment 2012/2013	(4,039)	(3,293)	N/A
Net Income	14,860	7306	158
Total Liabilities, Deposits & Equities	5,974,727,	6,342,028	7,124,554

Statement of Income

	12/12	12/13	6/14
INCOME	269,582	254,336	126,354
EXPENSE	250,683	243,737	126,196
	*(4,039)	*(3,293)	
NET INCOME	14,860	7,306	158

Member Share Accounts.....	1189
Member Loan Accounts	458
Loan Delinquency.....	0.00%
(Effective June 2014)	