

BOARD OF DIRECTORS

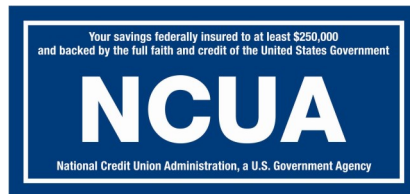
		TERM EXPIRES
Chairman	Glenn Clinard	8/2017
Vice Chairman	Don Henson	8/2017
Secretary	Steve Forsythe	8/2018
Treasurer	Barney McClure	8/2018
Director	Gary Adams	8/2017
Director	Jeremy Bonds	8/2017
Director	Joe Lemmons	8/2018

STAFF

President/CEO	Rosario Rodriguez
Loans/Membership	Meredith Hartmann
Office Asst. (P/T)	Robert Alvarez

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★ VATAT ★ CREDIT UNION

Annual Meeting



56 YEARS OF SERVICE

Monday, July 24, 2017

Arlington, TX

2017 AGENDA

- I. Call meeting to order
- II. Invocation
- III. Welcome
- IV. Ascertain that a quorum is present
- V. Reading & Approval of 2016 Annual meeting minutes
- VI. Reports
 - ◆ Chairman of the Board
 - ◆ President
- VII. Nominating Committee
- VIII. Election of Directors
- IX. Unfinished Business
- X. New Business
- XI. Door Prizes
- XII. Adjournment

VATAT Credit Union
strives to aid our
members in meeting
their financial needs
today while preparing
for a better tomorrow.

PRODUCTS & SERVICES

- ◆ Share Accounts (Savings)
- ◆ Share Draft Accounts (Checking)
- ◆ Certificates of Deposit
- ◆ Consumer Loans
 - ◆ Automobile
 - ◆ Signature/Credit Consolidation
 - ◆ Farm & Ag Equipment
 - ◆ RV
 - ◆ Boat
 - ◆ Motorcycle
- ◆ ACH—Automatic Payments
- ◆ Credit Life & Disability Insurance (Loans)
- ◆ Gap Insurance
- ◆ Extended Warranties

NEW! ONLINE BANKING
NEW! E-STATEMENTS

STATEMENT OF CONDITION

ASSETS	12/2015	12/2016	06/2017
Member Loans	5,799,601	5,599,880	5,719,637
Ln Loss Allow.	-7,700	-10,490	-11,778
Cash in Bank	27,163	75,534	183,801
Investments	1,279,000	1,365,000	1,110,000
Other Investments	172,974	82,124	269,140
Prepays	16,621	18,020	11,530
Equipment	1,628	438	1,503
Total Assets	7,289,287	7,130,506	7,283,833
LIABILITIES			
Accts Payable	36,123	105,152	19,705
Certificates	2,336,432	2,431,925	2,446,035
Member Shares	3,192,120	2,940,141	3,104,356
Share Drafts	449,755	404,289	463,266
Accruals	15,968	14,637	12,713
Reserves	1,243,269	1,258,889	1,234,362
Net Income	15,620	-24,527	3,396
Total Liabilities	7,289,287	7,130,506	7,283,833

HISTORICAL LOAN INFORMATION

Year	Loans	Amount	Chargeoff
2011	184	2,373,837	0
2012	179	2,272,230	0
2013	218	2,546,502	480
2014	211	2,837,071	311
2015	214	3,743,959	0
2016	182	2,806,800	21,083

STATEMENT OF INCOME

	12/2015	12/2016	06/2017
INCOME	289,760	280,719	146,458
EXPENSE	274,140	305,246	143,062
NET INCOME	15,620	-24,527	3,396

**MEMBER
SHARE
ACCOUNTS:
1149**

Effective: June 2017



**Transfer your Auto
loan to us &
SAVE .25%
on current rates
when you refinance
your vehicle.
Hurry offer ends
8/31/2017.**

*Applies to New Loans Only

*APR=Annual Percentage Rate. APR will be based on individual credit score. Rates subject to change without notice.

**MEMBER
LOAN
ACCOUNTS:
450**

Effective: June 2017