

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	8/2012
Director	Adren Pilger	8/2013
Director	Martin Schubert	8/2012
Director	William Woody	8/2012

Staff

President – Rosario Rodriguez

Loan Officer(s) – Alexis Delgado
Emily Arney

PT Admin. Assistant – Danielle Costanzo

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VATAT CREDIT UNION Annual Meeting



51 Years of Service

"Members Helping Members"

Monday, July 30, 2012
Amarillo, Texas

Agenda

- I. Call meeting to order
- II. Invocation
- III. Welcome
- IV. Ascertain that a quorum is present
- V. Reading and approval of 2011 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	12/10	12/11	06/12
Loans to members	4,209,224	4,328,475	4,469,099
Allowances for loan loss	(4,310)	(5,010)	(5,410)
Cash in bank	91,582	576,945	777,060
Investments	1,037,000	675,556	675,000
Other Investments	216,133	250,000	242,397
Prepays	25,005	64,043	28,862
Equipment	3,673	2,809	2,713
Total Assets	5,578,307	5,892,818	6,183,721
Liabilities, Deposits, and Equities			
Accounts Payable	12,025	33,042	38,666
Certificates	1,469,237	1,618,954	1,569,761
Member Share	2,485,892	2,527,509	2,876,420
Other Deposit Accounts	398,795	484,699	466,036
Accruals	17,777	17,401	14,228
Reserves	1,202,677	1,194,581	1,211,213
Income	32,549	26,686	7,397
NCUA Assessment 2009/2010	*-10,661	*-10,054	None yet
Member Capital Account depletion/2009/2010	**29,984	N/A	N/A
Net Income	(8096)	16,632	7,397
Total Liabilities, Deposits & Equities	5,578.307	5,892,818	6,183,721

Statement of Income

	12/10	12/11	6/12
INCOME	292,807	287,032	136,198
EXPENSE	260,258 **(40,645)	260,346 *(10,054)	128,801
NET INCOME	(8,096)	16,632	7,397