



66th Annual Meeting



President's Report



Dividends & Member Rewards



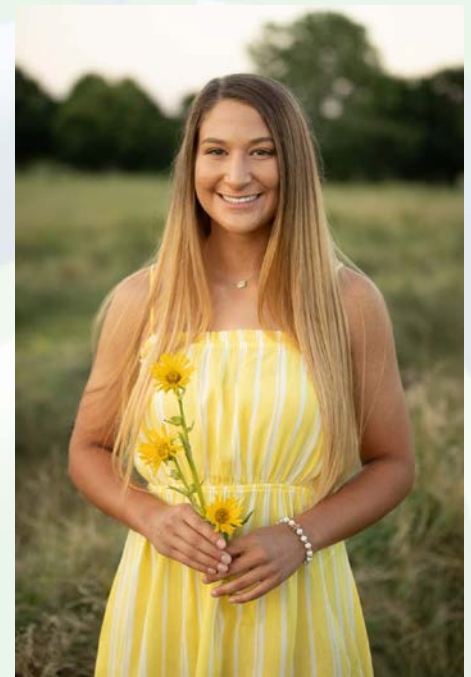
For the 7th consecutive year, members were paid at 12/31/19:

- Triple dividend
- Loan interest rebate of 6% - \$42,678 returned to borrowers
- REWARD dividend to all checking accts

College Scholarships 2020 Recipients

Kaitlyn Shima

Daughter of Michelle & Douglas Shima
Graduate of Topeka West High School with
4.45 GPA, 3 sport athlete (volleyball,
basketball, and softball), member of
Premier Strings, volunteers at Midland
Hospice, church, TARC and others
Will attend Bethel College to study
engineering



College Scholarships 2020 Recipients

Mackenzie Waggoner

Daughter of Michelle Sumpter & Paul
Waggoner

Graduate of Shawnee Heights High School
with a 4.34 GPA, student body president,
involved in swimming, drama & band,
volunteers with Special Olympics, church,
Goggle Up swim program and others
Will attend KSU to study secondary
education



Manager's Report

Credit Union Staff

Andy Hulse

Angie Treinen

Bernadette Smith

Charlotte Heberling

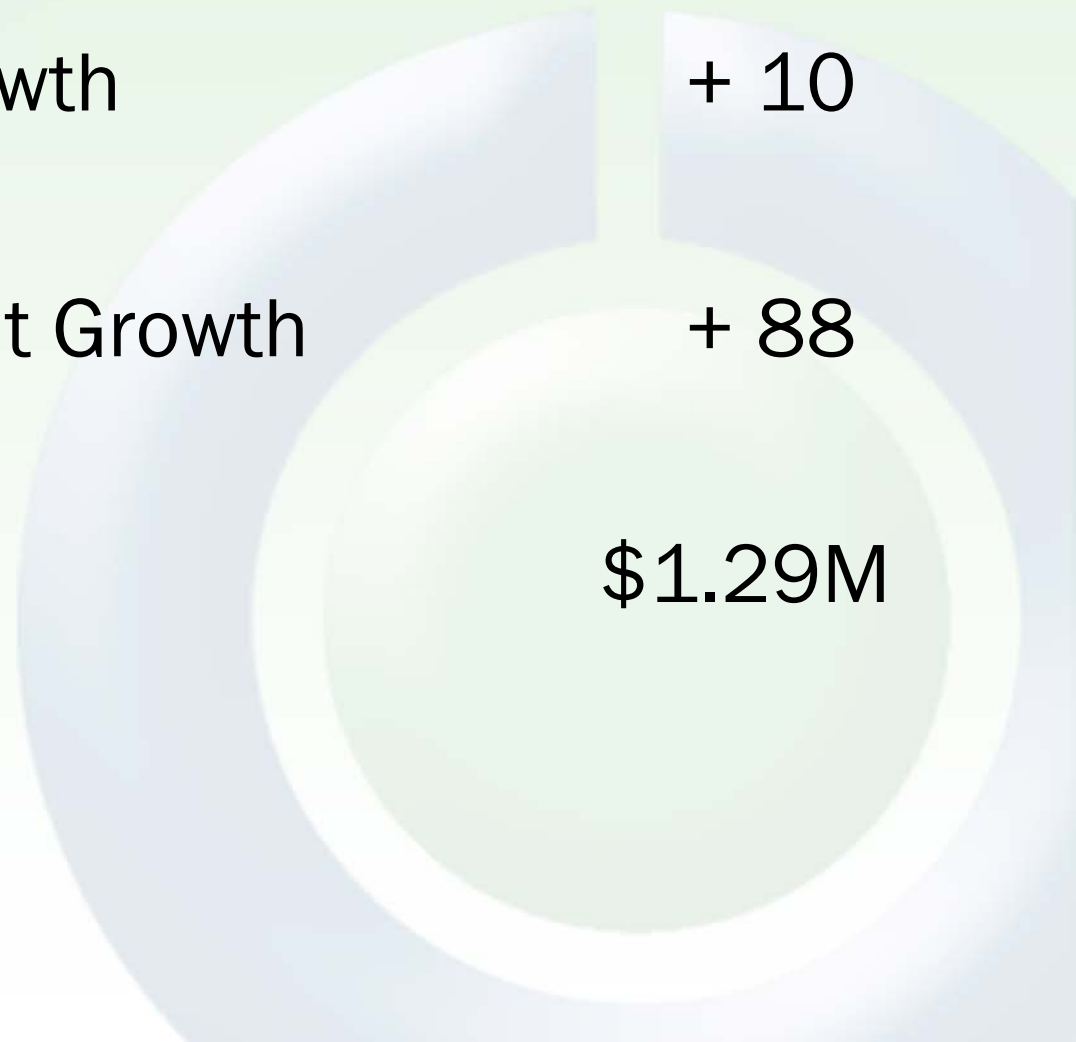
Deb Mannen

Shelby Bengtson

Stacy Montgomery

Growth

- Membership Growth
- Checking Account Growth
- Loan Growth



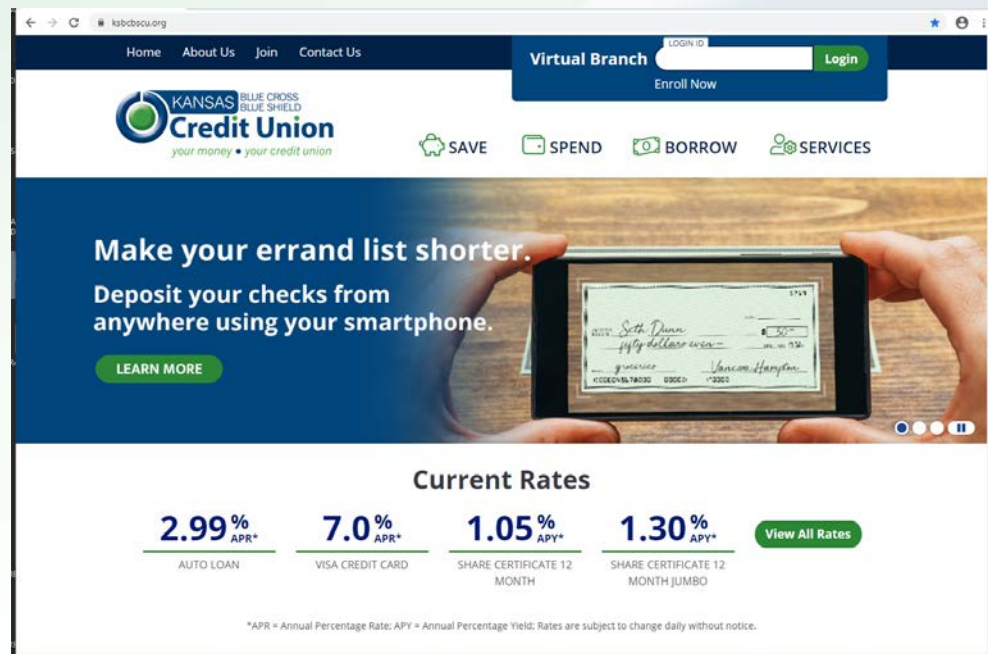
Loan Rates as low as 2.99%

*before member reward discounts



2019 Accomplishments

Refresh & update the Credit Union website



REGIONAL AND NATIONAL ATM NETWORKS

REMEMBER THE FREE ATMS AVAILABLE

Transfund No-Surcharge ATM Network

- www.transfund.com
- TransFund ATM Locator app



CO-OP Surcharge-Free ATM Network

- www.co-opcreditunions.org
- CO-OP ATM Locator app



Mobile Money/Mobile Deposits

Mobile deposit service has proven to be very valuable as CU members have navigated the pandemic & stay-at-home orders.

The logo for TouchBanking features a blue vertical bar on the left side. The word "Touch" is written in white on the blue bar, and "Banking" is written in grey on the white background to its right. Below the text is a small orange square.

TouchBanking

2020 Goals

- Enhance member communication – text messaging ability coming soon!
- Addition of online ability to transfer funds between the Credit Union and other financial institutions – also coming soon!
- Explore additional mobile capabilities – e-wallet services
- Grow number of members, number of services per member, loans outstanding

Products and Services

- Free Checking Accounts
- Free Online Banking
- Mobile Banking/Deposits
- Extensive Free ATM Network
- Share Certificates
- Auto Loans
- Line of Credit Loans
- First & Second Mortgages
- Payroll Deduction for Deposits or Loan Payments
- Free Visa Debit/ATM Cards
- Free BillPay Service
- E-Statements
- Savings Accounts
- Individual Retirement Accounts
- Visa Credit Cards
- Student Assistance Loans
- Home Equity Line of Credit Loans
- Money Orders/Cashier Checks

Treasurer's Report

2019 Financial Highlights

- Loans outstanding increased by \$1.29 million or 5.2%
- Reserves increased by more than \$555,000
- Dividends exceeding \$346,000 paid out representing 38.5% of operating income
- Number of loans outstanding total 2,074 equating to \$25.9 million

Treasurer's Report

Membership Statistics

- Credit Union membership at year end was 3,541
- Number of accounts – 8,311
- 66% of BCBSKS employees participate in this employee benefit

Credit Committee Report

2019-2020 Credit Committee Members

Tina Henderson

Roxanne Huhs

Kevin Jones



Credit Committee Report

- Granted 578 loans totaling more than \$10.1 million –
A RECORD-SETTING YEAR FOR DOLLARS LOANED!
- 0.36% delinquency ratio as of Dec. 31, 2019
 - Kansas credit unions – 1.32%
 - National FICUs – 1.09%
- Committee reviewed 40 loans – 40 approved, 0 denied

Supervisory Committee Report

2019-2020 Supervisory Committee Members

Jared Bryant

Molly Coplen

Aimee Craig

Malesa Kinder

Jackie Welsh



Supervisory Committee Report

Duties of the Supervisory Committee

- Four surprise cash audits (including ATMs)
- Bi-annual membership verification
- Loan file review
- Oversee J. Tenbrink & Associates completion of annual agreed upon procedures audit, Bank Secrecy Act audit, ACH audit, and SAFE Act audit

Supervisory Committee Report

As a result of the reviews and audits conducted by or on behalf of the Committee, they affirm the Credit Union's financial condition, position, and operations are fairly presented in the financial statements and there are no material issues regarding the credit union's practices, procedures or control activities.

Volunteers Completing Term of Service

Paul Feist, Board of Directors
Kevin Jones, Credit Committee

THANK YOU, PAUL AND KEVIN!

Election of Officers Nominees

Board of Directors

- Cathy Holmes or Lisa Toyne

Supervisory Committee

- Lisa Hinterweger or Stephanie Rowley

Please use the online ballot to vote for one on each Committee.



**Thank you for reviewing the
Annual Meeting documents!
We hope to see everyone for
the 67th Annual Meeting in
2021!**