



2024

Annual Report



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What is a **CREDIT UNION**



Credit unions are non-profit financial cooperatives, originally created in Europe more than 150 years ago to help sustain local savings and lending during hard times. Groups of individuals with common bond “banded together” to pool their funds and then loaned them back out to fellow members, expanding their financial horizons. In this way, individual members and the community benefited from the cooperative arrangement.

More relevant than ever, banking at your local credit union can be a great financial decision. While operations are periodically reviewed by independent auditors and government agencies (the latter of which allows deposits to be insured up to \$250,000 by the National Credit Union Administration), the members of each credit union really control their own destiny through a Board of Directors they elect annually from their membership. All Directors (and Board Committees) serve as loyal and selfless volunteer leaders who set policy and strategic direction without any compensation and with the best interests of their fellow members at heart.

Credit union members are also the sole owners of their cooperative. There are no outside stockholders to please, so any profits – in excess of operational costs and required reserves – are generally returned to members as monthly dividends on their share deposits, or as special patronage (ownership) dividends as may be declared by their Board from time to time. The focus isn't on Wall Street but on Main Street.

All things considered, credit unions are quite simply **a better way to bank.**

In October 1933, a small group of refinery workers in Ponca City organized the Conoco Employees (PC) Credit Union, which at that time was only the second credit union chartered in the Great State of Oklahoma. We retained that name until July 1994, when it was changed to Cherokee Strip Credit Union, the name we continue to enjoy today.

All things considered, credit unions are quite simply a better way to bank.

CHEROKEE STRIP CREDIT UNION MINUTES OF THE 91ST ANNUAL MEETING OF MEMBERS

The 91st Annual Meeting of Cherokee Strip Credit Union was held Monday, March 25, 2024 in the conference rooms of Pioneer Technology Center at 2101 North Ash in Ponca City, Oklahoma. All Board Directors were present, including Dr. Robert Howard, Mike Trewitt, Toni Gibson, John Happ, Sherri Tapp, Brandon Rutz, Bill Geubelle, Winston Henry, and Phillip Johnston. All Associate Directors were also present, including Ariana Alva and Dawn Brakey. Cherokee Strip Insurance Agency Marketing Officer & local agent Randy Tyner recorded the proceedings. The Meeting was called to order at 6:00 pm by Chairman Howard, as Secretary Gibson certified a quorum present with 88 Members in attendance. Chairman Howard also confirmed proper Notice of Meeting was given according to our Bylaws. Referring to Page 2 of the Credit Union's 2023 Annual Report booklet, Chairman Howard asked for changes or corrections to minutes from the prior annual meeting. With none noted, Member Howard made a motion to approve the minutes as presented, Member Buellesfeld offered a second, and upon vote the motion passed with none opposed.

Chairman Howard shared his report with the Membership, thanked fellow Directors & Committees for their volunteer service, and recognized the contributions of CEO Spike Henderson and team. He also recognized former CEO's Sissel and O'Hare, who were in attendance. Chairman Howard then yielded the podium to Treasurer Happ for his financial report, who turned the floor over to Director Tapp for her Supervisory Committee report, as CEO Henderson subsequently presented his report.

Secretary Gibson then shared a Scholarship Committee report, recognizing prior year winners as detailed on Pages 15 & 16 of the 2023 Annual Report, and subsequently announcing Members Woods, Fredricks, George, Swanson, Meeks, Otto, Barnett, Rabb, Branstetter, Hamblin, Maloney, and Graham as 2024 award recipients. The winners in attendance gathered for a group picture with the Scholarship Committee, and our Membership congratulated them all. Mr. Tyner then rose to present an update on our Cherokee Strip Insurance Agency subsidiary, and subsequently yielded the podium to Vice President MacKinnon for a Culture Committee report.

After Mr. MacKinnon's comments, Secretary Gibson approached the podium to present a Resolution ratifying all Acts and Proceedings of the Board & Committees over the past year. Chairman Howard then asked for a joint motion to approve the Resolution, and Treasurer & Supervisory Committee reports. Member Zanardi made a motion to approve all as proposed, Member Rolland offered a second, and upon vote the motion passed with none opposed. Chairman Howard then asked for any unfinished business, with none noted. He also asked for any new business, with none noted.

Chairman Howard then deferred to Director Henry for his Nominating Committee report, who offered Board candidates Happ, Tapp, and Trewitt for consideration as detailed on Page 10 of the 2023 Annual Report. Chairman Howard asked for additional nominations from the floor three times. With none noted, he declared nominations closed. Member Zanardi then made a motion to elect the incumbent slate for new 3-year terms, Member Austin offered a second, and upon vote the motion passed with none opposed.

Chairman Howard asked for any other items to come before the Board. With none noted, he closed by declaring a special patronage dividend of nearly \$ 214,000 to be shared among Member/Owners in good standing as of December 31, 2023. This special dividend is a partial return of Credit Union earnings directly into Member share savings accounts, to be paid on or before June 1, 2024. After that declaration, the business of the Membership concluded, and Chairman Howard adjourned the Meeting at 6:53 pm. He then introduced Director of Technology & Logistics Love for the presentation of door prizes. With assistance from our Associates, 10 awards of \$20 cash, 5 awards of \$50 cash, 3 awards of \$100 cash, and 1 award of \$250 cash were presented in total to Members Johnston, Buellesfeld, George, Giddens, Bland, Long, Sumpter, Meeks, Webb, Voelkers, Otto, Howard, Rascon, Koivisto, Scott, Failing, Black, Cohenour, and Horinek.



Growing Together in Newkirk

One of our proudest achievements in 2024 was the continued growth of our Newkirk branch. Since opening, this location has quickly become a vital part of our community engagement, strengthening relationships with both individuals and businesses. As we look ahead, we remain dedicated to expanding our presence in North Central Oklahoma, ensuring that our Members have access to the best financial services in the region.

Investing in Our Communities

Cherokee Strip Credit Union is more than just a financial institution—we are a community partner. Over the past year, we have deepened our involvement in local initiatives, supporting organizations and events that enrich the lives of our neighbors. Whether through financial literacy programs, charitable donations, or volunteer efforts, we take pride in giving back to the communities that have supported us for over 90 years.

Technology & Innovation for a Better Member Experience

We know that accessibility and convenience are key to a great banking experience. That's why we are investing in new technology to improve our digital services, making it easier than ever for you to manage your finances. From enhanced mobile banking features to streamlined digital payments, we are committed to providing you with the best tools to navigate today's financial landscape.

Core Values That Drive Us Forward

At the heart of everything we do are the core values that define Cherokee Strip Credit Union—integrity, service, and community. Every decision we make is guided by these principles, ensuring that we continue to grow without compromising the trust you place in us.

Expanding Our Market, Facilities, and Services

Our commitment to growth extends beyond technology. We are actively working to expand our market reach, improve our facilities, and introduce new financial products tailored to meet the evolving needs of our Members. One exciting addition is our new commercial debit and credit card options, designed to provide businesses with even more flexibility and financial control.

A Trusted Partner in Agriculture & Commercial Lending

As the economic landscape continues to evolve, our focus on agricultural and commercial lending remains stronger than ever. We understand the vital role these industries play in our community, and we are dedicated to providing financial solutions that help businesses thrive and grow.

Your Credit Union—A One-Stop Financial Shop

From banking and lending to insurance and wealth management, Cherokee Strip Credit Union continues to be Kay County's only locally-owned and managed one-stop financial shop. Our goal is simple: to provide you with comprehensive financial solutions under one roof, ensuring that you have everything you need to succeed financially.

Looking Ahead with Confidence

None of this progress would be possible without you—our loyal Members. Your continued support, trust, and engagement drive our success. As we step into another year, we invite you to take full advantage of all that Cherokee Strip Credit Union has to offer and to share our mission with others.

*Thank you for being a part of our growing family.
We look forward to another year of growth, service, and success together.*

Treasurer REPORT



John Happ, Board Treasurer

John will be long remembered for his service to CSCU and its members. He was our Treasurer when he passed and given this the report is presented by him in spirit and in his honor. 2024 can best be summarized as an asset transition year as the area where we had been experiencing our strongest asset growth came to a roaring halt. From January 2020 through December 2023 our consumer loan portfolio grew from \$42 million to over \$56 million mostly in the used automobile area. Frankly, the timing of this growth came at the worst possible time as the entire used auto finance industry began having delinquency and charge off problems in the 4thquarter of 2023 and throughout 2024. We will cover the charge-off problems below in the income statement area. As a result, CSCU significantly tightened the requirements for obtaining a used automobile loan and with very little new volume, regular payments, payoffs, and charge-offs the consumer portfolio dropped \$16 million back down to \$40 million at the end of 2024. As you see from the graph below, even though consumer loan balances declined \$16 million, we were able to make up the majority with commercial and residential loan growth. In 2024, commercial loans increased \$10 million and residential loans increase \$2 million. The net was a decrease of \$4 million in loans. This transition was necessary given the current volatility in the used auto finance arena and the need to find profitable alternative earning assets with the share deposits on hand. We will carefully move back into the used auto finance sector as the volatility declines. Otherwise on the Balance Sheet, total assets and shares were stable in 2024 growing \$1 million year over year. With share balances remaining stable and decline in loans, funds deposited into our money market account at the Federal Reserve increased substantially.

We ended the year with a net loss of \$577k. This was a direct result of the charge-offs in the used auto portfolio discussed above. In 2024, CSCU provided \$1.2 million to the loan loss reverses to offset the charged-off used auto loans. Net income before the provisions for loan losses was a net positive \$660k. Without the growth experienced in the commercial and residential loans, this loss would have been substantially higher. Looking into 2025, we do expect the consumer portfolio to continue to decline, but at a much slower pace as we anticipate slowly moving back into auto financing. At the same time, we expect to continue the growth in the commercial and consumer real estate portfolios. Ultimately, with less charge offs and higher loan volumes we expect to return to profitability in 2025 and beyond.

While 2024 was a rough year from a net income standpoint, we continue to remain strong in several areas including capital reserves, liquidity and net interest margin. Liquidity is especially important with our plan to continue to expand in the commercial and real estate lending areas. Turning those deposits at the federal reserve into loan assets will have a major positive impact on our earnings.

Finally, Return to the Member continues as a high priority. We were pleased to see 2024 dollars returned to you continue to grow. The combination of Loan Rewards Club rebates, Rewards draft checking benefits, deposit dividends, and the special patronage dividend declared at our 91st Annual Meeting exceeded the past 4 years. The desire to continue to find creative ways to add value to your membership at CSCU remains as a focus for Spike and the Board.

Treasurer REPORT

Income Statement			
(Dollars in Thousands)			
	2022	2023	2024
Interest on Loans	\$4,255	\$5,755	\$6,062
Interest & Dividends on Investment	\$363	\$533	\$1,027
Non-Interest Income	\$1,069	\$1,037	\$1,190
Total Income	\$5,687	\$7,325	\$8,279
Compensation & Benefits	(\$1,636)	(\$2,187)	(\$3,107)
Technology & Operations	(\$676)	(\$823)	(\$968)
Legal & Professional Services	(\$244)	(\$363)	(\$615)
Loan Origination & Services	(\$351)	(\$377)	(\$473)
Occupancy & Depreciation	(\$272)	(\$283)	(\$257)
Training & Marketing	(\$181)	(\$262)	(\$321)
Wholesale Funding Costs	(\$1)	(\$7)	\$0
Member Dividends & Loan Rewards	(\$272)	(\$1,023)	(\$1,790)
Total Expenses	(\$3,633)	(\$5,325)	(\$7,531)
Operating Income	\$2,054	\$2,000	\$748
Gain (Loss) on sale of investments & Other Assets	(\$235)	(\$23)	(\$36)
Academic Scholarships	(\$6)	(\$9)	(\$11)
Provision for Contingencies Settlements	\$0	(\$169)	(\$40)
Provision for Potential Future Loan Losses	(\$490)	(\$375)	(\$1,237)
Net Income	\$1,323	\$1,424	(\$576)

Balance Sheet			
(Dollars in Thousands)			
	2022	2023	2024
Cash	\$3,256	\$8,386	\$14,931
Investments	\$8,418	\$8,587	\$6,814
Loans (net of reserves)	\$73,175	\$78,239	\$73,854
Land & Building	\$1,786	\$1,933	\$1,959
Other Assets	\$2,131	\$2,704	\$4,240
Assets	\$88,766	\$99,849	\$101,798
Shares Savings	\$43,853	\$39,779	\$39,074
Draft Checking	\$11,665	\$11,500	\$11,702
Rewards Checking	\$1,683	\$1,960	\$2,885
Money Market	\$0	\$1,040	\$7,639
Share CD's & IRA	\$20,393	\$34,168	\$28,925
Accounts Payable	\$1,962	\$787	\$1,644
Members' Equity	\$9,210	\$10,615	\$9,929
Liabilities & Reserves	\$88,766	\$99,849	\$101,798

Supervisory REPORT



Sherri Tapp, Supervisory Committee Chairwoman

The Supervisory Committee was established and authorized by the Board of Directors to provide independent oversight of management operations. Our primary objective is to ensure that appropriate controls, policies, and procedures are implemented to safeguard our Cooperative and protect your ownership interest in Cherokee Strip Credit Union.

To achieve this, we conduct independent reviews and may engage external professionals as needed. We oversee the efforts of these experts by approving annual audit programs and reviewing their findings. Should any concerns arise, we promptly report them to the Board during their regular monthly meetings. In addition to our auditors, we also collaborate with government regulators during their periodic safety and soundness examinations.

In 2024, we re-engaged the regional CPA firm CliftonLarsonAllen (CLA), leveraging their extensive experience in auditing cooperatives nationwide. CLA conducted our Automated Clearing House audit, the Bank Secrecy Act audit, the Secure and Fair Enforcement of Mortgage Lending (SAFE) audit, and our annual year-end Agreed Upon Procedures, which provide a comprehensive examination of our operations. I am pleased to report that my Committee identified no material concerns this year.

Beyond our audits, the Oklahoma Banking Department (OBD) and the National Credit Union Administration (NCUA) perform formal regulatory examinations on a rotating schedule. As we are state-chartered while your membership shares are federally insured up to at least \$250,000 by the NCUA, these examinations are critical. The OBD conducted an examination in March 2024, and both regulators have expressed satisfaction with our progress as a well-capitalized credit union. Based on their feedback, we expect our next examination to take place in the summer of 2025.

I would like to extend my gratitude to my Committee members, Ariana Alva and Dawn Brakey, for their dedicated volunteer service. Additionally, I want to personally thank all of you, our fellow Members, for entrusting us with the oversight of your family's valued investment in Cherokee Strip Credit Union.

*Providing
independent oversight
of management
operations.*



President REPORT

Meeting our clients

I'm delighted to share my thoughts on the current state of Cherokee Strip Credit Union and our vision for the future.

I take great pride in leading such a dynamic team and vibrant membership. Serving this community is both enjoyable and essential. While our founders laid a strong foundation for us today, I doubt they could have envisioned the technological revolutions—from computers to the internet to artificial intelligence—that would transform our industry. Similarly, I can only wonder what the next 90 years will bring, but I am filled with hope and excitement. This is due to the strategic decisions we are making today, which are aimed at securing a financially bright future for our children and grandchildren.

As we look toward the future, our focus begins with our people. This includes our dedicated volunteer Board of Directors—a diverse group of successful business leaders from whom I learn, and gain support every month. My team of associates is equally remarkable; I believe we have the best banking professionals in Kay County, if not all of Oklahoma.

In our pursuit of future opportunities, deepening our engagement with all members is paramount, and a significant part of this involves expanding our footprint in member business through business products. We recognize that as our membership grows, so do the diverse financial needs within our community. This initiative is not solely about broadening our product offerings; it's about empowering local businesses and farmers, thereby fostering economic growth and stability in our region.

However, it is essential to emphasize that our commitment extends beyond just business members. Every single member is at the heart of what we do. We care deeply about your financial well-being, regardless of whether you are an individual, a family, or a business. Our goal is to provide tailored financial solutions that meet your unique goals and challenges, helping you achieve success and security. As we expand our business products, we also continue to prioritize personal banking services, ensuring that we cater to the needs of every member we serve.

Our dedication to the community is a direct reflection of our commitment to our members. We have a long-standing tradition of community involvement, which we believe is foundational to our mission as a credit union. Beyond financial services, we engage in various community initiatives, sponsorships, and events that uplift our neighbors and promote collective well-being. By making meaningful connections and creating opportunities, we are committed to enhancing the quality of life for all our members, ensuring we are a valued partner in your success.

To further support our capacity to serve you, we are excited to welcome exceptional new leaders to our dynamic team. These leaders bring a wealth of knowledge in both business and personal banking, increasing our commitment to quality and innovation. With their guidance, we will continue to navigate the complexities of today's financial landscape, remaining agile and responsive to your diverse needs.

As we expand our service offerings and continue our community presence, we remain steadfast in our mission to ensure that your credit union grows alongside all of you—enabling your financial success while positively impacting our community as a whole. We understand that our success is intertwined with yours, and we are dedicated to supporting your financial well-being every step of the way.

This banking force is made possible by you, for you. As we continue to grow, we remain committed to the essential credit union mission of "people helping people." Thank you for allowing us to make a meaningful difference in the financial lives of our neighbors and friends. It's a privilege to be part of this journey, and I look forward to our continued success together.



Mike Trewitt, Nominating Committee Chairman

Fellow Members of Cherokee Strip Credit Union,

On behalf of the Nominating Committee, it gives me great pleasure to present the following slate of Director candidates for your consideration:

Nominating Committee REPORT



Toni Gibson

(Incumbent)

Current Board Secretary and Director since 2012. Also serves on the Board's Scholarship and Personnel Committees. Served on the Boards of the Ponca City Chamber (3 terms), Hospice of North Central Oklahoma, Ponca City Traffic Commission, Ponca City Domestic Violence, and Ponca City Library. Earned a Bachelor of Science degree in Pharmacy from the University of Oklahoma. Has owned Toni's Westside Healthmart on Grand Avenue in Ponca City for the past 42 years. Secretary Gibson enjoys playing bridge and attending OU football games.

Brandon Rutz

(Incumbent)

Director since 2020. Currently serves on the Board's Investment and Scholarship Committees. Born and raised in Ponca City. Worked for over 20 years with his family, as the original owners and operators of Sun 'n Fun Water Park. Graduate of Oklahoma State University with a degree in Mechanical Engineering Technology.



Winston Henry

(Incumbent)

Director since 2022. Currently Associate Director since 2021. Currently serves on the Board's Investment and Supervisory Committees. Born and raised in Philadelphia, PA, and joined the U.S. Navy after graduating from Benjamin Franklin High School. Resident of Ponca City since 2003, having moved from McAlester, OK, after retiring from the Army Ammunition Plant. Actively supports Ponca City Habitat for Humanity. Other community service includes Grace Episcopal Church, Junior Warden - Webber Lodge, Attucks Community Center, Ponca City Playhouse, Ponca Theatre, Peachtree Landing, Salvation Army, CASA Court Appointed Special Advocate, Lincoln Mentoring Program, Standing Bear Museum & Education Center, Friendship Feast, Veterans Landing, Owner and Operator at Memories Plus LLC (Photography), Board member at Integris Ponca City Hospital, and Vietnam Veterans of America (V V A). on the Board's Investment and Scholarship Committees.

Jeffery Lockett

Community involvement- Serving on the board of Directors for Fairfax Medical Facilities (FQHC),

Oklahoma Association of Resource Conservation Development council,

Wheatland Resource Conservation Development, Fairfax In Action.

Employment -Agricultural Business Management Coordinator 2000- Present. Small business operator 1996-2017.

Enjoyments- observing my eight grandchildren in all their activities.



Each of these individuals has an exemplary record of prior service to this Board, and has willingly offered their names again for consideration.

Let the record reflect that on this day, March 31, 2025, the Nominating Committee of Cherokee Strip Credit Union presents these 4 Director candidates to our Membership, and recommends a "YES" vote on each.

Culture Committee REPORT



2024 Culture Committee

Jeff MacKinnon, Robin Carpenter, Jennifer Russell, Sierra Ghrum, Sabrina Johnson, Joey Looper, Allison Bliss, Bobbi Reaves

The Culture Committee is owned and staffed by our Associates, supported by management, and self-funded through voluntary payroll deductions which allow contributors to wear jeans with appropriate theme or logo apparel each Friday. Culture Committee payroll deductions also allow the committee to make a quarterly donation to a local non-profit. Community outreach and employee enrichment are the main goals of our committee, as we strive to improve the Associate experience while also serving our neighbors directly or through the charitable agencies which support them. These goals align directly with the 3rd tenet of your Credit Union's core mission, which is Taking Care of Each Other.

Culture Committee organized partnerships with many local charitable agencies to help raise awareness, funds, and much needed items to support their programs. The Culture Committee also leans on support from Members and Associates who offer money, time, and talents to help achieve our goals. Over the span of 2024 our local team was able to add new community connections of our efforts to give back.

Your credit union associates made a larger impact by reinvesting their time and talents back into the community. This year we added Kick 4 Cash, an angel tree for Marland's Place, as well as many other events that support local charities and non-profits. Our team was able to log many volunteer hours of giving after normal working hours. With the goal of staying local and community focused, I can't think of a better way to prove our mission.



Culture Committee REPORT

CONTINUED

Kick For Cash!

Spike and Robin celebrating with 2 of our Kick for Cash contestants. Also pictured are 2 of our contestants in action!



Oxford House!

Team members accepting recognition from Oxford House for supporting their annual banquet.



PCPS Special Olympics!

Ponca City Public Schools Special Olympics Team accepting a donation for the Stillwater Special Olympics meet.

Mac & Cheese Cookoff!

Team Members accepting awards for the annual Mac & Cheese Competition for Child Development Center.



Culture Committee REPORT CONTINUED

In support of our military and downtown Ponca City, we participated in their annual Veteran's Day Parade for our third year. This event has grown each year and we are a proud supporter of not only the parade, but assisting with serving the meal at War Memorial Park. We also continued events with WBBZ Santa House, Ponca City Main Street "Ice on the Plaza" and Trunk or Treat and many more. Each month our team gives the extra effort to give back to our community.



Veterans Day Parade!

Our beautiful Veterans Day float with our Gold Star Family along for the ride.

Goblin's On Grand!

We enjoyed passing out candy at Goblins on Grand with our booth "Candy Land".



Reflecting back on 2024, we were thankful that Culture Committee, our Associates, and Members were able to assist the following agencies: Ponca City Public Schools, Community Health Foundation, Marlands Place, Blackwell Public Schools, United Way, Ponca City Main Street, and Childrens Miracle Network. In addition to financial support, many Associates donated countless volunteer hours, including leadership service on many local charitable and civic boards.

While the Culture Committee is focused on community outreach and support, we also support and enjoy memorable moments with our Associates each month. These fun activities may include supporting national awareness days for breast cancer, heart disease, domestic violence, and many others. Associates can also display their artistic side during workspace decorating, Valentines Day goodie bags, stockings and even group costume contests during Halloween. Our most popular events are food days! Associates can enjoy pancakes, fried chicken, host several potlucks, and find plenty of other days to hit that sweet tooth. We also give special recognition for birthdays and service anniversaries.

Culture Committee REPORT CONTINUED

More Fun!

Celebrating I ❤️ My Credit Union Day, Crawfest, Flite of the Flamingo Tournament, & Halloween.



As we enter 2025, our Culture Committee will remain dedicated to helping your Credit Union become even more involved in the community as we donate our money, time, and talent to various organizations within our reach. We also look forward to supporting our Associates with various fun activities and surprises that help make our atmosphere more than just a workplace, and function as an active community that cheers on each other's success.

The third tenet of our Core Mission is to Take Care of Each Other, with such care extending to hard-working students in the communities we serve. Student members are a key part of the future of Cherokee Strip Credit Union, and our Scholarship program was designed to invest in them and enhance our communities in the years to come.

For the fifth year in a row, we awarded \$1,000 non-recurring scholarships, and congratulate these 2024 winners on a successful application and their continued studies:

Scholarship Committee REPORT



Laura Woods

Wichita State University -
Communication Sciences and Disorders



Brian L. Fredricks Jr.

Northern Oklahoma College -
Business Administration



Lanie George

OCU Kramer School of Nursing -
Nursing



Jared Meeks

Oklahoma State University -
Chemical Engineering



Sanaya Rabb

Cowley College -
Welding Technology



Ezekiel Branstetter

John Brown University -
Mechanical Engineering



Emma Swanson

University of Montana –
Speech Language Pathology



Kimberlyn Hamlin

Wichita State University –
Accounting



Bridget Graham

Northern Oklahoma College –
Biological Science; Pre Med



Aaron Maloney

Oklahoma State University –
Mechanical Engineering



Tanner Otto

Northern Oklahoma College –
Animal Science

scholarship Committee REPORT



2024 Scholarship winners who were able to attend our Annual Meeting

Awarded recipients: Laura Woods, Brian Fredricks, Lanie George, Emma Swanson, Jared Meeks, Tanner Otto, Sanaya Rabb, Ezekiel Branstetter, Kimberlyn Hamlin, Aaron Maloney, and Bridget Graham.

Board and COMMITTEES

Dr. Robert Howard

Chairman of the Board, Investment Committee, Insurance
Agency Director, Personnel Committee



Toni Gibson

Board Secretary, Personnel Committee
Chair, Scholarship Committee Chair



Brandon Rutz

Board Director, Technology & Facilities Committee,
Investment Committee



Ariana Alva

Associate Director, Supervisory Committee,
Scholarship Committee



Sherri Tapp

Board Director, Investment Committee,
Supervisory Committee Chair



Board and COMMITTEES

CONTINUED



Mike Trewitt

Board Director, Nominating Committee Chair,
Personnel Committee



John Happ

Board Treasurer, Investment Committee, Nominating
Committee, Insurance Agency Chair



Bill Geubelle

Board Vice Chair, Investment Committee Chair,
Technology & Facilities Committee Chair



Phillip Johnston

Board Director, Technology & Facilities Committee,
Scholarship Committee



Winston Henry

Board Director, Investment Committee,
Nominating Committee Chair



Dawn Brakey

Associate Director, Supervisory Committee,
Scholarship Committee



A Look Into 2024



AGENDA: 92ND ANNUAL

Meeting of the Members - March 31, 2020

1. Call to Order

Dr. Robert Howard, Chairman of the Board

2. Roll Call and Quorum

Toni Gibson, Board Secretary

3. Minutes of the 91st Annual Meeting

Toni Gibson

4. Report of the Chairman

Dr. Robert Howard

5. Report of the Treasurer

Dr. Robert Howard

6. Report of the Supervisory Committee

Dawn Brakey, Associate Director

7. Report of the President

Spike Henderson, CEO

8. Report of the Scholarship Committee

Toni Gibson, Chair

9. Insurance Agency Briefing

Arina Alva, Associate Director
& Insurance Agency Chair

10. Report of the Culture Committee

Jeff MacKinnon, Vice President

11. Unfinished Business

12. New Business

13. Report of the Nominating Committee

Mike Trewitt, Chair

14. Board Elections

Dr. Robert Howard

15. Door Prizes

Mark Love, Director of
Technology & Logistics

16. Adjournment

Thank You for Coming!

