

RiverFall Credit Union  
67th Annual Membership Meeting  
March 10th, 2020

**CALL TO ORDER:** The 67th Annual Membership Meeting of the RiverFall Credit Union was called to order by Chairman Neal Guy on March 10th, 2020.

**PRESIDING:** Neal Guy, Chairman.

**INVOCATION:** Jack Gibson, Vice Chairman.

**ASCERTAINMENT OF A QUORUM:** Chairman Neal Guy welcomed members and declared a quorum present.

**RECOGNITION:** The Board of Directors, Supervisory Committee and President Diane Hester was introduced. RiverFall Credit Union employees were recognized.

**SECRETARY'S REPORT:** RiverFall Credit Union Secretary, Andrea Fannin reviewed the Secretary's Report. Andrea referred us to the report as printed in the handout of the 2019 Annual Report.

**CHAIRMAN'S REPORT:** Chairman Neal Guy spoke of the phenomenal growth and progress made during 2019. He also thanked employees, the Board of Directors and the Supervisory Committee. He stated the importance of our commitment to our members and touched on the successful implementation of several new products and services.

**TREASURER'S REPORT:** Greg Hurst reviewed the printed report. Mr. Hurst spoke briefly of our credit union being a sound financial institution and of our increase in assets. He was pleased to announce a strong growth in membership and accounts. He also expressed his appreciation to the RiverFall Credit Union staff.

**SUPERVISORY COMMITTEE REPORT:** Jennifer Box, Supervisory Committee Chairman, presented the Supervisory Committee Report. She reviewed information about our internal controls to protect the credit union's assets. We have contracted an internal auditing firm. She thanked staff.

**PRESIDENT'S REPORT:** President Diane Hester's report touched again on her growth and history with RiverFall Credit Union. She also thanked the Board of Directions, the Supervisory Committee and staff for meeting the challenges of the past year with enthusiasm. She stated RiverFall's 2019 performance was among its best in membership growth, new checking accounts, new loans, along with new service products. The floor was then opened for questions, of which there were none.

**UNFINISHED BUSINESS:** None.

**NEW BUSINESS OTHER THAN ELECTIONS:** None.

**ELECTIONS:** The following were nominated by the Nominating Committee for terms on the Board of Directors and Supervisory Committee. No petitions were presented by others interested.

- Board of Directors: Mr. Greg Hurst
- Board of Directors: Mr. Don Kelly
- Supervisory Committee: Ms. Jennifer Box

The nominees were elected by acclamation.

**CHAIRMAN'S RECOGNITION OF PRESIDENT DIANE HESTER:** Chairman Neal Guy recognized Diane Hester's inspirational history and years of service at RiverFall Credit Union. He thanked her and noted how she is such a significant part of our history and how she will be greatly missed upon her retirement.

**DOOR PRIZES:** Sr. Vice President/COO of RiverFall Credit Union, Scott Ryan conducted the drawings for door prizes.

**ADJOURNMENT:** After drawing for door prizes, the meeting was adjourned.