

2018 ANNUAL REPORT



VISION:

Making a difference in the lives of our members!

MISSION:

MidUSA will assist member-owners in achieving a brighter financial future.

We welcome any additional comments you may have. Please contact us at your convenience, 24 hours a day.

Member Comment Line 513-420-5885 email: midusacu@midusacu.com website: www.midusacu.org

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AGENDA

TUESDAY, MARCH 26, 2019
COMMUNITY ROOM
11:00 AM



Per the MidUSA Code of Regulations, Section V, the Order of Business for the Annual Meeting is as follows:

- a. Ascertain that a quorum is present (Chairperson)
- b. Roll call of Directors and Committee persons (Chairperson)
- c. Reading and approval of the minutes of the prior year's meeting (Chairperson)
- d. Report of the Directors (Chairperson)
- e. Report of the Treasurer (Treasurer, President & CEO)
- f. Report of the Audit Committee (Audit Committee Chairperson)
- g. Report of Other Committees
- h. Unfinished Business (Chairperson)
- i. New Business (Chairperson)
- j. Election Results (Nominating Committee)
- k. Wrap Up (President & CEO) – Richard Boehm Tribute
- l. Adjournment (Chairperson)



CHAIRMAN'S MESSAGE

MidUSA's primary goal as an organization is to maintain the safety of our members' assets, while strengthening member trust and confidence. During 2018, MidUSA remained focused on making a difference in the lives of our members.

MidUSA continues to integrate new mobile services and technology to help members better manage their finances and make life easier. During 2018, MidUSA introduced a new instant issue capability for debit and credit cards, launched an updated mobile app to include remote deposit capture, the ability to control your debit and credit cards, and multi-authentication convenience options providing more secure login choices, as well as brought first mortgages onto our in-house platform. In addition, MidUSA implemented a new phone system that provides additional technology to assist us in serving our members. We also hope you like the new electronic entrance installed at our Plaza Office.

2018 also marked MidUSA's 85th year of providing trusted service to our members and our community. As we conclude the first quarter of 2019, we are committed to continuing this tradition of strength, offering the best in products and services to meet your needs for many years to come.

We thank you for your loyal membership in MidUSA Credit Union.

Pete D. Wolfenbarger
Chairman of the Board



TREASURER'S REPORT & CEO UPDATE

MidUSA was founded on, and continues today, with a financially conservative approach which has kept MidUSA strong and viable in this fiercely competitive marketplace.

Within an environment of financial uncertainty and strong competition, MidUSA remained steadfast and trustworthy. MidUSA maintained our strong capital position and high level of liquidity.

MidUSA ended the year with just over \$173.6 million in deposits. Outstanding loan balances at December 31, 2018 decreased to \$140.9 million, a \$5.6 million, or 3.83% decrease from the prior year-end. Our assets at December 31, 2018 reached just over \$207.7 million, and included over \$21.6 million in cash and liquid investments. MidUSA's liquidity ratio on December 31, 2018 was 12.46%. Not included in the Credit Union's assets are the assets under management in our Investment Center totaling almost \$49 million*.

MidUSA has maintained its financial stability and member trust. We ended the year with \$22.5 million in Members' Equity or a capital ratio of 10.82%. This strong capital level enables us to weather periodic financial storms, as well as provide necessary funds for growth and service enhancements.

MidUSA will continue a conservative approach to ensure its financial condition remains strong, your assets are protected, and you, our member owners, receive the financial products and services you deserve.

All of us at MidUSA thank you for the opportunity to serve you and for placing your trust in MidUSA.

James C. Miles
Treasurer, President & CEO

*as of December 31, 2018



AUDIT COMMITTEE REPORT

The Audit Committee's primary objective is to safeguard the assets of MidUSA Credit Union, Inc. by guiding an independent appraisal of its operations, and to assist Management in the effective discharge of their responsibilities. The Committee ensures that MidUSA Credit Union is operating in compliance with all applicable state laws, the Code of Regulations of MidUSA Credit Union, and other regulatory agency rules and regulations.

Annually, the Audit Committee engages an outside independent accounting firm to perform a financial audit for the purpose of expressing an opinion on the financial statements of MidUSA Credit Union. Lillie & Company, LLC has audited the statement of financial condition of MidUSA Credit Union as of December 31, 2018 and the related statements of income, members' equity and cash flows for the year then ended. These financial statements are the responsibility of the Credit Union's Management. Lillie & Company's responsibility is to express an opinion on these financial statements based on their audit.

Lillie & Company conducted their audit in accordance with generally accepted auditing standards. Those standards require that they plan and perform the audit to obtain reasonable assurance that the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by Management, as well as evaluating the overall financial statement presentation. Lillie & Company believes that their audit provides reasonable basis for their opinion.

In Lillie & Company's opinion, the financial statements referred to above present fairly, in all material aspects, the financial position of MidUSA Credit Union, Inc. as of December 31, 2018 and the results of its operations and cash flow for the year then ended in conformity with generally accepted accounting principles.

Submitted by the Audit Committee
Roger Lawson, Chairperson



FINANCIAL STATEMENTS

MIDUSA CREDIT UNION, INC.

Statement of Financial Condition

December 31, 2017 and 2018

ASSETS		
	2018	2017
Cash and Cash Equivalents	\$ 7,824,687	\$ 12,428,452
Investments		
Investments - Available for Sale	34,864,232	30,967,697
Investments - Other	5,887,860	5,450,188
Total Investments	<u>40,752,092</u>	<u>36,417,885</u>
Loans to Members and Loan Participations, less allowance for loan and participation losses	140,864,494	146,476,768
Other Real Estate Owned	68,834	182,560
Property and Equipment, net	6,190,409	6,385,394
Other Assets		
Accrued Interest Receivable on Investments	107,329	73,709
Accrued Interest Receivable on Loans	373,622	380,455
Share Insurance Deposit	2,367,691	2,394,481
Prepaid Expenses and other Assets	9,218,858	9,630,357
Total Other Assets	<u>12,067,500</u>	<u>12,479,002</u>
TOTAL ASSETS	<u><u>\$ 207,768,016</u></u>	<u><u>\$ 214,370,061</u></u>
LIABILITIES AND MEMBERS' EQUITY		
	2018	2017
Member Share Accounts	\$ 173,654,151	\$ 182,085,375
Note Payable	10,000,000	10,000,000
Accrued Expenses and Other Liabilities	1,634,752	1,005,303
Total Liabilities	<u>185,288,903</u>	<u>193,090,678</u>
Members' Equity, substantially restricted	<u>22,479,113</u>	<u>21,279,383</u>
TOTAL LIABILITIES AND MEMBERS' EQUITY	<u><u>\$ 207,768,016</u></u>	<u><u>\$ 214,370,061</u></u>



FINANCIAL STATEMENTS

(CONTINUED)

MIDUSA CREDIT UNION, INC.

Statements of Income

For the Years Ended December 31, 2017 and 2018

	<u>2018</u>	<u>2017</u>
Interest Income		
Interest on Loans	6,477,403	6,219,756
Interest on Investments	1,245,963	779,408
Total Interest Income	7,723,366	6,999,164
Interest Expense		
Interest on Borrowed Money	191,679	37,531
Dividend Expense on Share Accounts	805,716	790,238
Total Interest Expense	997,395	827,769
Net Interest Income	6,725,971	6,171,395
Provision for Loan Losses	769,174	1,092,883
Net Interest Income after Provision for Loan Losses	5,956,797	5,078,512
Non-Interest Income		
Fees and Charges	1,560,798	1,641,334
Interchange and Other Income	1,243,213	1,277,288
Equity in Earnings of Unconsolidated Subsidiaries		
Gain (Loss) on Sale of Assets	26,217	46,610
Total Non-Interest Income	2,830,228	2,965,232
Non-Interest Expenses		
Compensation and Benefits	3,295,820	3,240,632
Office Operations	1,952,889	1,934,514
Loan Services	400,706	365,396
Other Insurances	37,144	45,497
Occupancy	652,052	637,939
Director and Dues	26,665	34,408
Education and Promotion	379,019	410,994
Professional Fees	155,884	179,770
Other Expenses	96,738	294,876
Total Non-Interest Expenses	6,996,917	7,144,026
Net Income (Loss)	\$ 1,790,108	\$ 899,718



FINANCIAL STATEMENTS

(CONTINUED)

MIDUSA CREDIT UNION, INC.

Statements of Income
For the Years Ended December 31, 2017 and 2018

	<u>2018</u>	<u>2017</u>
Net Income	1,790,108	899,718
Other Comprehensive Gain (Loss):		
Unrealized Gain (Loss) on Investments -		
Available for Sale	<u>(615,047)</u>	<u>(262,219)</u>
Comprehensive Income (Loss)	<u><u>1,175,061</u></u>	<u><u>637,499</u></u>



FINANCIAL STATEMENTS

(CONTINUED)

MIDUSA CREDIT UNION, INC.

Statements of Income

For the Years Ended December 31, 2017 and 2018

	Appropriated Statutory Reserve	Unappropriated Undivided Earnings	Accumulated Other Comprehensive Income (Loss)	Total Members' Equity
Balance, December 31, 2016	\$ 8,605,804	\$ 12,226,770	\$ (320,265)	\$ 20,512,309
Net Income for Year Ended December 31, 2017	\$ -	\$ 899,718	\$ -	\$ 899,718
Unrealized Loss on Investments - Available-for-Sale	\$ -	\$ -	\$ (132,644)	\$ (132,644)
Total Comprehensive Income (Loss)	\$ -	\$ 899,718	\$ (132,644)	\$ 767,074
Balance, December 31, 2017	<u>\$ 8,605,804</u>	<u>\$ 13,126,488</u>	<u>\$ (452,909)</u>	<u>\$ 21,279,383</u>
Net Income for Year Ended December 31, 2018	\$ -	\$ 1,790,108	\$ -	\$ 1,790,108
Realized gain on sale of investments	\$ -	\$ -	\$ 24,669	\$ 24,669
Unrealized Loss on Investments - Available-for-Sale	\$ -	\$ -	\$ (615,047)	\$ (615,047)
Total Comprehensive Income (Loss)	\$ -	\$ 1,790,108	\$ (590,378)	\$ 1,199,730
Balance, December 31, 2018	<u>\$ 8,605,804</u>	<u>\$ 14,916,596</u>	<u>\$ (1,043,287)</u>	<u>\$ 22,479,113</u>



CPAs for Credit Unions

Independent Auditor's Report

To the Board of Directors of
MidUSA Credit Union

Report on the Financial Statements

We have audited the accompanying statements of financial condition of MidUSA Credit Union as of December 31, 2018 and 2017 and the related statements of income and comprehensive income, members' equity and cash flows for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the credit union's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the credit union's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluation the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of MidUSA Credit Union as of December 31, 2018 and 2017, and the results of its operations and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Lillie & Company LLC

Sunbury, Ohio
February 19, 2019

Adding insight... Not just numbers.

801 W. Cherry Street, Suite 100, Sunbury, OH 43074

Phone 866-965-2294 | 740-965-2294 | [website www.lilliecpa.com](http://www.lilliecpa.com)



COMMUNITY INVOLVEMENT

MidUSA has for many years, and continues today, to support numerous charitable organizations. MidUSA has delivered financial aid to such organizations as United Way, St. Jude Children’s Research Hospital, Special Olympics of Ohio, Hospice, and the Alzheimer’s Association, to name a few. We show a particular interest in local charities that help support our community and we encourage our members at MidUSA to become involved in efforts to help others.

Thank you for taking the time to make a difference in someone’s life and we will continue our support of those in need.

VOLUNTEERS

MidUSA Credit Union is member-owned and democratically structured to provide the opportunity for members to actively participate in the future of their Credit Union. In addition to the Board of Directors, MidUSA has several volunteer-run Committees who job it is to guide and oversee various aspects of Credit Union operations. The Credit Union continually looks for Volunteers who have a variety of talents and strengths, in an effort to best represent our overall membership. If you’d like to make a difference in your community, consider taking an active role in your Credit Union.

BOARD OF DIRECTORS

(As of December 31, 2018)

Pete Wolfinbarger, Chairman
Roger Lawson, Vice Chairman
James Kraft, Secretary
Leo Koch, Assistant Secretary
Richard Griss, Director
Emmanuel D’Souza, Associate Director
Christina McElfresh, Associate Director



In Memory of Richard “Dick” Boehm



MidUSA Credit Union lost a true friend with the passing of Richard “Dick” Boehm on August 28, 2018 at the age of 83. Dick was an active member of the Credit Union for over 64 years and served on the MidUSA Board of Directors for 41 years. Dick was recently nominated as an inductee to the William A. Herring Society, alongside the entire MidUSA Board of Directors, whose recognition is the equivalent to the State of Ohio Credit Union Hall of Fame.

Dick was passionate about credit unions and in particular his credit union, MidUSA. Dick had a special interest over the years in the Board’s Governance practices always wanting to ensure that MidUSA was “best in class” as to its Governance.

Dick is survived by his loving wife of nearly 54 years, Suzanne, his daughters Kelly (Mike) Schultz and Amy (Wayne) Johns, as well as four grandchildren and his sister Tillie Adams.

Dick served in the U.S. Army before a 35-year career at Armco/AK Steel, retiring as Manager of Employment. Dick was also a substitute teacher for Butler Tech for 14 years. He was a lifelong member of Bethlehem Lutheran Church where he was baptized, confirmed and married as well as served the church in numerous capacities throughout his life. He enjoyed playing golf, traveling, FOX News and especially watching his grandchildren at their sporting events.

Dick will be greatly missed!

MidUSA Credit Union, Inc.
Minutes of the 85th Annual Shareholders Meeting
March 27, 2018

The 85th Annual Meeting of the Shareholders of MidUSA Credit Union, Inc. was held in the Community Room at MidUSA Credit Union, Inc., Middletown, Ohio, on Tuesday, March 27, 2018 at 11:30 a.m.

DIRECTORS PRESENT

Mr. Pete Wolfinbarger, Chairman
Mr. James Kraft, Secretary
Mr. Leo Koch, Assistant Secretary
Mr. Richard Griss, Director
Mr. Roger Lawson, Director

ALSO PRESENT

Mr. James Miles, President, CEO & Treasurer
Mr. Tim Lee, Senior Vice President
Mr. Mark Wintzinger, Vice President of Finance, Accounting & IT
Ms. Jennifer Tucker, Vice President of Administration, Compliance & HR
Ms. Kelly Nugent, Vice President of Marketing & Collections

TOTAL MEMBERS PRESENT – 30

Includes Volunteers, Staff & Members

INTRODUCTION

Mr. Pete Wolfinbarger, Chairman of the Board of Directors, called the meeting to order at 11:30 a.m. He welcomed and thanked the members for attending the 85th Annual Meeting of the Shareholders.

Mr. Wolfinbarger stated the requirement for conducting an annual meeting is that 25 members or 1% of the members casting ballots be present, whichever is less. Mr. James Kraft, Secretary, confirmed that a quorum was present.

Mr. Wolfinbarger introduced the Board Members and thanked them for their time and efforts in 2017. Mr. Wolfinbarger also introduced our special guest from Lillie & Company (the Credit Union's current audit firm), Mr. Steve Lillie.

MINUTES OF THE 84th ANNUAL SHAREHOLDERS MEETING

Mr. Wolfinbarger referenced the minutes of the 84th Annual Shareholder's Meeting distributed to each member in attendance. Mr. Wolfinbarger called for a reading of the minutes unless there was a motion to dispense with the reading. Mr. Kraft made a motion to dispense with the reading of the minutes of the 84th Annual Shareholders Meeting and approve the minutes. Mr. Lawson seconded the motion, and the motion was passed.

CHAIRMAN'S REPORT

Mr. Wolfinbarger referenced the Chairman's Message in the Annual Report. He stated that MidUSA had completed many major projects this year and emphasized that the Credit Union continually looks for ways to improve Credit Union operations.

Mr. Wolfinbarger asked if there were any questions, and none were presented. Mr. Wolfinbarger then introduced Mr. James Miles for the Treasurer's Report.

TREASURER'S REPORT

Mr. James Miles thanked Mr. Wolfinbarger for his introduction. Mr. Miles then referenced that the Annual Report included the Treasurer's Report and financial statements for the fiscal year ended December 31, 2017.

Mr. Miles said that he wanted to share how MidUSA Credit Union compared to other credit unions in the State of Ohio. As he directed the attendees to the presentation slides, he noted that there were 276 credit unions in Ohio at year-end 2017. He stated that this is a decrease of 14 credit unions from 2016, and a decrease of roughly 1,200 credit unions from Ohio's peak around 1970. He also shared that there were 2,942,520 credit union members in Ohio at year-end 2017. He stated that this is an increase of almost 83,000 members from year-end 2016, and an increase of approximately 2,000,000 members since 1970.

Mr. Miles noted that, of the 276 Ohio Credit Unions at year-end 2017, 113 (or 41%) had membership growth greater than zero last year, while 164 (or 59%) had the same or fewer members than prior year. In comparison, MidUSA saw a net decline of 177 members over the course of 2017.

Mr. Miles stated that Ohio has a diverse credit union community. He noted that of the 276 Ohio credit unions, 150 (or 54%) use a Federal Charter, operating under the Federal Credit Union Act, while 126 (or 46%) use a State Charter, operating under the Ohio Credit Union Act. In addition, of the 126 State Chartered credit unions, 76 use the National Credit Union Share Insurance Fund (NCUSIF), while 50 use American Share Insurance (ASI). Mr. Miles reminded all in attendance that MidUSA is a State Chartered, Privately Insured through ASI Credit Union.

Mr. Miles then compared MidUSA to Ohio and National credit unions in terms number of members and asset size. He shared that the average size of a National credit union is 19,800 members and \$245,000,000 in assets, and that the average size of an Ohio credit union is 10,700 members and \$107,000,000 in assets. MidUSA, in comparison, has approximately 16,000 members and \$214,370,000 in assets.

Mr. Miles stated that Ohio credit unions typically have strong reserves to protect members and capital to grow credit unions. He noted that, in aggregate, Ohio credit unions had \$29.5 billion in assets, \$20.4 billion in loans, \$25.5 billion in shares, \$3.4 billion in capital, and 7,400 employees as of year-end 2017. In comparison, MidUSA at year-end 2017 had \$214,370,000 in assets, \$146,477,000 in loans, \$182,085,000 in shares, \$21,279,383 in capital, and 49 employees.

Mr. Miles then showed a table that outlined aggregate Credit Union growth from 2016 to 2017 for Ohio Credit Unions as they compare to MidUSA's growth in the areas of loan, shares, members, capital and assets.

Mr. Miles noted that liquidity management and deposit growth were becoming of increasing importance to credit unions. He shared that generally, Ohio credit union balance sheets have an average loan-to-share ratio of 80%, while MidUSA's loan-to-share ratio at year-end 2017 was 80.44%. He then shared that the average Return on Assets (ROA) for Ohio Credit Unions was 59 basis points, while MidUSA's ROA at year-end 2017 was 42 basis points. He noted that in 2017, 223 Ohio credit unions had positive net income, although for many it was as small positive. In addition, 19% did not generate positive income. He shared that a super majority of Ohio net income dollars were generated by a relatively small proportion of Ohio's largest credit unions.

Mr. Miles further stated that the financial performance differential between small and large credit unions is wide and spreading. He shared that Ohio has well over 200 credit unions with assets under \$100 million, some of which are struggling while others are excelling. In addition, Ohio has 9 credit unions over \$500 million in assets, most of which are generally producing strong financial performance. Mr. Miles went on to say that there are now 300 credit unions across the country exceeding \$1 billion in assets. Of these, three are in Ohio, with another Ohio credit union nearing that mark. Mr. Miles also shared that the largest credit unions do have scale in regards to growth and performance. However, there is an abundance of evidence throughout the State of Ohio that credit unions of all sizes and types can advance and perform impressively. In other words, meaningful advantages do come with scale, however, leadership spirit and ingenuity can overcome scale disadvantages while smaller scale can yield advantages in the marketplace that sometimes large credit unions cannot.

Mr. Miles asked if there were any questions on his presentation, the Treasurer's Report or the year-end financials. Mr. Brent Ross asked if the Credit Union tracked statistics on membership loss. Mr. Miles replied that reasons for account closing were tracked within our core system.

AUDIT COMMITTEE REPORT

Mr. Roger Lawson stated that the Audit Committee is responsible to ensure that the company financials are presented accurately. As a result, the Audit Committee had engaged the firm of Lillie & Company to perform the Credit Union's annual audit. The annual audit was completed for 2017, with the audit report included in the Annual Meeting Packet. Mr. Lawson referenced the final paragraph of the Annual Audit Opinion Letter from Lillie & Company, which stated that the year-end financial statements fairly presented the financial position of the Credit Union and that MidUSA operated in accordance with generally accepted principles. Mr. Lawson stated that everyone worked hard in order to receive that result and congratulated them on their efforts.

Mr. Lawson then shared that the Audit Committee had recently changed some of the ways they conduct their meetings. The first is that they now meet on a quarterly basis, instead of the previous monthly meeting schedule. He shared that this allows for more intense and detailed meeting review and discussion. He then noted that the second change is the addition of new non-Board member volunteer committee members to the Audit Committee. He stated that this was an important part in the overall Board infrastructure moving forward.

REPORT OF OTHER COMMITTEES

There were no reports from other Committees.

UNFINISHED BUSINESS

Mr. Wolfinbarger thanked the staff and Management for their strong dedication and great performance over the course of 2017.

NEW BUSINESS

There was no new business.

ELECTION RESULTS (NOMINATING COMMITTEE)

Mr. Leo Koch spoke on behalf of the Governance Committee. He shared that each year a number of the individual Board terms expire as of the Annual Meeting and that Board nomination information is disseminated to the membership. Mr. Koch stated that this year no one picked up a nominations packet. As a result, there were two incumbents who ran unopposed, and that Pete Wolfinbarger and Richard Boehm would retain their Board seats for another three-year term. There was a show of hands vote to affirm the two incumbents.

SPECIAL TRIBUTE

Mr. Miles shared that over the past 20 years at the Credit Union he has learned a lot. He stated that most importantly he has learned that, as an industry, some of the best people work for credit unions. Mr. Miles then shared that the Credit Union recently lost a special person, Elbert Tannreuther. He shared that Mr. Tannreuther was a great man, leader and Board Member. Mr. Tannreuther was an active member of the credit union for 69 years, serving on the Board of Directors for 48 of those years, most currently as its Vice-Chairman. Mr. Miles also shared that Mr. Tannreuther was recently nominated as an inductee to the William A. Herring Society, alongside the entire MidUSA Board of Directors, whose recognition is the equivalent to the State of Ohio Credit Union Hall of Fame. Mr. Miles stated that that expression “they don’t make them like that anymore” is certainly true of Mr. Tannreuther. Mr. Miles shared that, although Mr. Tannreuther would hate us doing so, it was only appropriate to provide tribute to Mr. Tannreuther at this time and he will be greatly missed.

ADJOURNMENT

As there was no other business, Mr. Wolfinbarger asked for a motion to adjourn the meeting. Mr. Lawson made a motion to adjourn the meeting. The motion was seconded by Mr. Kraft. The motion passed, and the meeting was adjourned at 12:00 p.m.

Mr. Pete Wolfinbarger, Chairman of the Board

Mr. James E. Kraft, Secretary

JK/jt



MANAGEMENT ROSTER

<u>NAME</u>	<u>TITLE</u>	<u>PHONE</u>
James (Jim) Miles	President & CEO	420-5804
Tim Lee	Senior Vice President	420-5800
Mark Wintzinger	VP Finance, Accounting & IT	727-2781
Jennifer Tucker	VP Admin, Compliance & HR	420-5813
Margaret Hale	Director of Operations	727-2789
Alisa Creach	Director of Marketing & Collections	727-2790
Kevin Dreyer	Finance & Accounting Manager	727-2798
Lisa Parks	Branch Management	420-5820
Jennifer Miller	Kettering Business Development Manager	937-610-3395
Emily Rohwer	Vandalia Branch Manager	937-665-0478
Tom Henry	Sales Manager	727-2784