

2008 Annual Report



“Where **people** are worth more than money”

- **23rd Avenue & Severance office** - 900 E. 23rd Avenue, Hutchinson, KS 67502
- **Avenue A & Adams branch office** - 129 W. Avenue A, Hutchinson, KS 67501
- **Haven branch office** - 103 S. Kansas Avenue Haven, KS 67543
- **Newton branch office** - 2201 S. Kansas Avenue Newton, KS 67114
- **Wichita branch office** - 245 North Waco Wichita, KS 67202

669.0177 • 1 800 428.8472 • www.hcu.coop





23rd Branch



Wichita Branch



Ave A Branch



Haven Branch



Newton Branch

AGENDA- ANNUAL MEETING / MARCH 24, 2009

Call to Order

Determination of a Quorum	Roy Broxterman	
Approval of Minutes and Agenda	Roy Broxterman	pg 2
Report of Chair	Roy Broxterman	pg 3
Report of Supervisory Committee	Ed Howard	pg 3
Report of Treasurer	Kendal Pulliam	pg 4
Report of Credit Committee	Pat Falter	pg 5
Report of the President	Garth Strand	pg 7
Report of Election	Roy Broxterman	

Unfinished Business

New Business

Adjournment

HCU VOLUNTEERS

Board of Directors



Roy Broxterman
Chair



Richard Carlisle



Loretta Fletchall



John McCannon



Kendal Pulliam
Sec-Treasurer



Mark Woleslagel
Vice Chair



James Woods

Credit Committee



Pat Falter
Chair



Elmer Denning



Leila Emack



James Ewert



Patsy Johnson

Supervisory Committee



Ed Howard
Chair



Marvin Schmucker



Lee Spence



Caroline Phelps



Kendall Griggs

MINUTES OF THE ANNUAL MEETING

The 60th Annual Meeting of the Hutchinson Credit Union was held March 28, 2008, at the Historic Fox Theatre in Hutchinson, Kansas.

Chair Roy Broxterman called the meeting to order. 534 members attended the annual meeting followed by a showing of the new release Walt Disney's *Enchanted*. Total attendance was 786.

Kendal Pulliam moved to accept the minutes of the 2007 Annual Meeting as presented. Seconded by Jim Woods. Motion carried.

Chair Roy Broxterman referred to the printed report stating the Credit Union had successfully completed its 60th year of operation and continues to be an active participant in the ever-changing financial services arena. The following are some of the important happenings at our credit union during 2007: Assets topped the \$100 million mark. A net of 729 new members joined our credit union. At year end HCU was serving 14,337 members. Members Mortgage Services continues to grow. At year end, MMS was servicing 2,500 mortgage loans totaling \$162 million. There are now 14 credit unions participating in MMS representing over \$1 billion in credit union assets. MemberSource continues to grow as well. The initiatives mentioned above position our Credit Union for continued success in the future.

Ed Howard, Supervisory Committee Chair, stated the number one task of the Supervisory Committee is to safeguard the members assets by fulfilling the following responsibilities: review Policies and procedures; evaluate and review the CU's financial condition; interact with CU Management; Cooperate with Regulatory Agencies; review the activities of the Board of Directors and other committees; determine compliance with Consumer Credit Regulations. First, the Certified Public Accounting Firm of Pierce, Faris & Co, Chartered, was employed to conduct the Annual Audit as of 8-31-07. Their report concluded that our financial statements represent fairly and accurately the financial position of your credit union and conform with generally accepted accounting principles. Secondly, the committee cooperates fully with the regulatory examinations by the Kansas Department of Credit Unions and the National Credit Union Administration. Any records of actions made by these agencies are followed up by the Supervisory Committee. The Supervisory Committee continues to contract with an independent third party for additional audit work throughout the year. Lastly, the Committee continues to review procedures, policies, accounts, attend Board Meetings, conduct a staff survey and look at reports. In summary, it was reported that all the funds and records are being maintained in a safe, sound and confidential manner. Lee Spence made the motion to accept. Seconded by Caroline Phelps. Motion carried.

Ed Switzer, Secretary-Treasurer, presented the treasurer's report. Switzer stated this has been another good year for the credit union. Good growth has been steady in all areas: Asset Growth – 14.6%; Loan Growth – 7.2%; Savings Growth – 16.0%; and Capital Growth – 4.4%. Our key ratios compare well to our peers. A direct return to the members of \$2,899,273 was made in the form of share and certificate dividends. Our net income of \$461,055 was placed in reserves and undivided earnings. This is necessary

to meet state and federal regulations and to meet long term capital goals established by the Board of Directors. Reserves and undivided earnings are the "savings account" of the credit union and help to insure its future viability. We believe Hutchinson Credit Union is a financially sound, well managed and capable of continuing to fulfill its mission of offering good financial services for everybody.

Pat Falter stated the Credit Committee is responsible for ensuring the lending policies of the credit union are carried out by the loan officers. The Committee meets to review the reports on new loans, delinquencies, charge-offs and randomly review loan files to insure compliance. Notable information during the year includes: DollarTrax program was developed as an alternative to the payday lending activity; mortgage loans make up 43% of our loan portfolio and business loans 18%; delinquency at year-end was 1.90%; charged off loans for 2007 was .189% compared to .108% from 2006; loans for the year grew \$5.3 million or 7.2%. At year-end, just over 81% of member shares are currently reinvested in member loans. The Credit Committee met four times during the year to discuss and advance the issues above, review reports, and update policies, products and pricing.

Garth Strand, President, stepped back 60 years in time to March of 1948 when 14 Hutchinson teachers started our credit union. They were inspired by the cooperative principles. The fairness of the cooperative credit union idea stirred the possibilities in them. They pooled their \$315 and began what is now a successful 60 year journey. Credit Unions still abide by the cooperative principles. Let's be proud of our credit union and, just like those original 14 teachers, be inspired and keep it going!

Garth Strand reported on the elections stating that there was no election conducted by ballot because there was only one nominee for each position to be filled.

The following were elected by acclamation:

- Jim Woods and Richard Carlisle – Board of Directors
- Lee Spence – Supervisory Committee.

There are 4 nominees – Leila Emack, Elmer Denning, Judy McKee and Robert Mielke - for the 2 seats on the Credit Committee and will be appointed by the Board in April. Watch the Hutch In Touch newsletter for the results.

No unfinished business.

New Business

Jim Woods and Lee Spence conducted the door prizes.

Adjournment

Mark Woelagel made the motion to adjourn

Seconded by Pat Falter. Motion carried

I am pleased to report that our credit union has successfully completed its 61st year of operation and continues to be an active and successful participant in the ever-changing financial services arena. It appears many of the financial players have been focusing too much on profits... you might even say, excessive profits or greed. Please know that your credit union remains steadfast in upholding the not-for-profit, cooperative principles to make available fair and equitable service and services to all members. Along with the highlights of the committee reports, following are important happenings at our credit union during 2008:

- HCU is made up of 14,980 members, 22 volunteers, 65 employees and \$119 million in assets.
- A net of 643 new members joined our credit union, representing an increase of 4.5%. A growing, demographically balanced membership is critical to the ongoing success of HCU.
- We celebrated our 60th year by hosting an entertaining evening for almost 800 members. In addition, a bonus dividend was declared resulting in \$85,000 being paid to members.
- The Board completed work on a new governance model that recognizes the changing leadership demands of the Board of Directors.
- Both Credit Union Service Organizations (CUSOs) that HCU has an ownership stake in experienced successful years. Members Mortgages Services (MMS) continues to grow. There are now 15 credit unions participating in MMS representing over \$1.3 billion in credit union assets. At year end, MMS was servicing over 2,400 mortgage loans totaling \$215 million. MMS has now hired its own full-time CEO. MemberSource continues to grow as well. It plays a strategic role in the overall success of HCU by providing insurance & investment services to HCU members with an emphasis on education versus just selling products.
- Introduced a new Platinum Rewards Visa along with instant issue of both HCU debit and credit cards that represents a large step up in member service.
- Added a drive-thru lane at the Haven branch.

The initiatives mentioned above are consistent with our mission of **“Delivering Solutions, Earning Trust, Building Relationships”** and position our credit union for continued success in the future. That success also requires support from the members, steady and unselfish guidance from volunteers and best efforts from the staff. That’s cooperation and that’s what we are, a not-for-profit cooperative of people helping people.

LeRoy Broxterman, Chair

The Supervisory Committee is charged with ensuring that members’ assets are safeguarded. They accomplish this through the following:

- Reviewing policies and procedures
- Evaluating and reviewing the credit union’s financial condition
- Interacting with credit union management
- Cooperating with regulatory agencies
- Reviewing activities of the Board of Directors and other committees
- Determining compliance with regulations

In order to fulfill these responsibilities and provide an objective view of the financial strengths and weaknesses of your credit union, the Supervisory Committee relies on and uses a variety of resources.

First, the Certified Public Accounting Firm of McGladrey and Pullen, LLP was employed to conduct the Annual Audit as of 8-31-08. Their report concluded that our records represent fairly and accurately the financial position of your credit union and conform to Generally Accepted Accounting Principles. McGladrey and Pullen also audits the records of MemberSource in conjunction with the HCU audit and found them in good order. Our other CUSO, Members Mortgage Services, is being audited as of 12-31-08 and is still pending as of this writing.

Secondly, the committee cooperates fully with regulatory examinations by the Kansas Department of Credit Unions and the National Credit Union Administration. Any records of action are followed up by the Supervisory Committee. The most recent exam covered transactions up to the close of business on March 30, 2008. There were no actions required or material deficiencies cited.

Lastly, the Supervisory Committee relies on its own activities and findings:

- The Committee met several times during 2008 to conduct reviews of various policies, procedures, accounts and reports.
- Staff members from various areas report to us about their operations in their respective departments.
- Committee members take turns attending Board of Directors meetings.

In summary, the Supervisory Committee is glad to report to members that your funds and records are being maintained in a safe, sound and confidential manner.

Ed Howard, Chair

REPORT OF THE TREASURER

In 2008 a direct return to members of \$ 2,415,451 was made in the form of share and certificate dividends. Our net income of \$ 794,116 was placed in reserves and undivided earnings. This is necessary to meet state and federal regulations and to meet long term capital goals established by the Board of Directors. Reserves and undivided earnings are the "savings account" of the credit union and help to insure its future viability.

The Board of Directors believes your credit union is financially sound, well managed and capable of continuing to fulfill its mission of offering financial services in a safe and sound manner. As member-owners, your continued support is vital to the sustained success of your credit union.

Kendal Pulliam
Secretary-Treasurer

Asset Growth	8.2%	Loan Growth	10.6%
Savings Growth	7.0%	Capital Growth	7.3%

RATIO COMPARISON

	Hutchinson CU				National Peers
	3/31/2008	6/30/2008	9/30/2008	12/31/2008	12/31/2008
Capital Adequacy:					
Net Worth/Assets	9.47%	9.91%	9.69%	9.81%	11.39%
Asset Quality:					
Delinquent Loans/Loans	1.42%	1.03%	1.31%	0.74%	1.39%
Net Charge Off/Loans	0.41%	0.25%	0.27%	0.32%	0.72%
Earnings:					
ROA	0.17%	1.04%	1.01%	0.69%	0.29%
ROE	1.79%	10.50%	9.88%	7.04%	2.49%
Gross Income/Avg Assets	7.49%	8.13%	7.84%	7.63%	7.20%
Cost of Funds/Avg Assets	2.56%	2.37%	2.18%	2.13%	2.23%
Net Interest Margin/Avg Assets	3.52%	3.68%	3.73%	3.88%	3.43%
Net Operating Expense/Avg Assets	3.68%	3.71%	3.62%	3.75%	2.85%
ALM:					
Loans/Share	75.46%	77.50%	81.91%	82.53%	80.22%
Loans/Assets	67.48%	69.07%	70.88%	72.83%	68.36%
Cash+Short-term Inv./Assets	16.57%	14.21%	9.02%	10.42%	14.50%
Fixed Assets / Assets	3.48%	3.52%	3.30%	3.30%	3.35%
Growth:					
Asset Growth	19.91%	10.40%	13.73%	8.23%	8.11%
Net Worth Growth	1.79%	10.78%	10.73%	7.30%	3.08%
Share Growth	20.78%	10.12%	9.26%	7.03%	8.68%
Loan Growth	-2.23%	3.98%	12.98%	10.65%	6.88%

REPORT OF THE CREDIT COMMITTEE

	2007	2008
Total Number of Loans Made	16,167	18,541
Total Dollar Volume of Loans Made	\$58,381,471	\$61,244,561
Number of Loans Made Since April 1, 1948	258,351	276,892
Total Dollar Volume of Loans Since April 1, 1948	\$698,277,109	\$759,521,670
Loans Charged-off Since April 1, 1948	\$2,269,318	\$2,574,585
Recoveries From Charged-off Loans	\$173,638	\$216,731

Purpose of the Credit Committee:

To represent the membership by maintaining a safe, sound, fair and responsive credit system.

The credit committee is responsible for insuring lending policies of the credit union, as established by the Board of Directors, are carried out by the loan officers. The committee meets to review the reports of new loans, delinquencies, charge-offs and randomly review loan files to insure compliance. Types of loans, portfolio changes, the overall loan pricing structure as well as new products and services are also reviewed.

Notable information and actions in the lending area during the year include:

- Loans for the year grew \$9.1 million or 10.6% to a total outstanding loans to members of \$88,304,495. Loan growth was highlighted by the summer 60th anniversary promotion during which members took advantage of the great rate and terms and added \$7.6 million in new loans.
- Mortgage lending continued to command news headlines throughout 2008. I'm happy to again report that your credit union was **NOT** involved in any type of sub-prime mortgage lending. Good mortgage loans make up 44% of our loan portfolio. A further breakdown is that 27% are variable rate mortgages and 17% are in fixed rate. In addition, just over \$13 million in mortgage loans were originated and sold to the secondary market during 2008.

•HCU member business loans total \$14.5 million and represent approximately 17% of our total loan portfolio. Based on our current asset size, this amount is as large as it can be by NCUA regulation. Currently HCU has sold member business loan participations to three other credit unions so that we can continue serving our small business members.

•Delinquency at year-end was at .79%, decreasing from 1.9% since year-end 2007. Our credit union peer average at year-end 2008 was 1.39%

•Charged off loans for 2008 as a percentage of outstanding loans was .31% compared to .19% from 2007. Our credit union peer average at year-end 2008 was .72%.

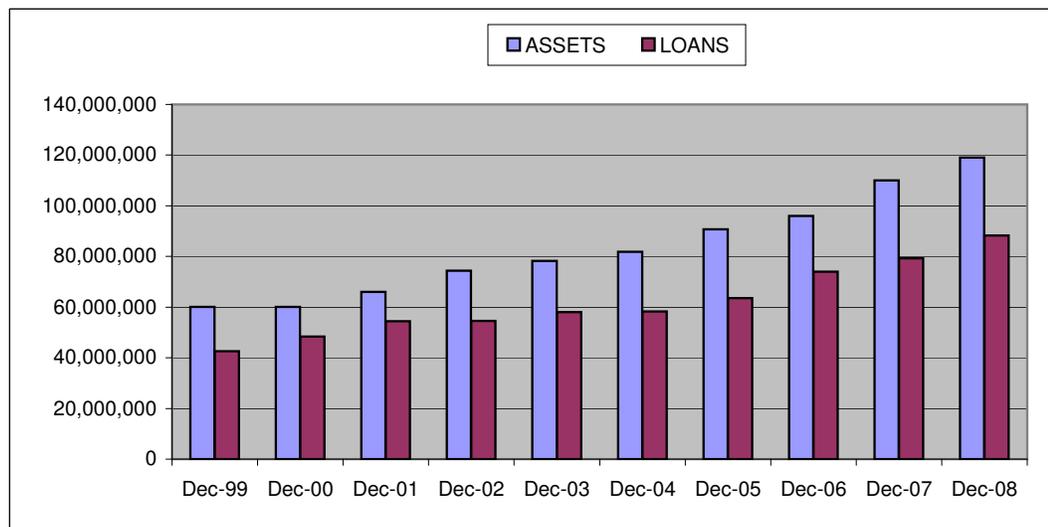
•At year end, 83% of member shares are currently reinvested in member loans, a great sign of a healthy credit program especially with our low rates of delinquency and charge-off.

The credit committee met four times during the year to discuss and advance the issues above, review reports, and update policies, products and pricing.

Pat Falter, Chair

ASSET/LOAN GROWTH CHART

MO/YEAR	ASSETS	LOANS
Dec-99	60,048,797	42,598,137
Dec-00	60,084,502	48,335,688
Dec-01	65,967,647	54,475,975
Dec-02	74,373,958	54,591,214
Dec-03	78,231,883	58,083,941
Dec-04	81,857,289	58,281,058
Dec-05	90,768,173	63,597,224
Dec-06	95,945,483	73,955,331
Dec-07	109,994,912	79,265,980
Dec-08	119,062,717	88,304,495



BALANCE SHEET

Year End Closings:

Assets	12/31/2007	12/31/2008
Cash Accounts	\$3,464,461	\$3,606,085
Real Estate Loans	34,742,831	39,117,369
Business/Agricultural Loans	13,975,390	14,244,091
Consumer Loans	30,547,759	34,943,035
Loan Loss Allowance	(705,770)	(592,031)
Investments	22,540,646	22,074,609
Building & Land (Net)	2,900,036	2,848,997
Furniture & Fixtures (Net)	499,567	484,282
Prepaid Expenses	200,094	215,893
Accrued Income	348,788	359,146
NCUSIF Deposit	847,851	928,275
Other Assets	577,672	759,890

Total Assets **\$109,939,325** **\$118,989,640**

Liabilities & Equity

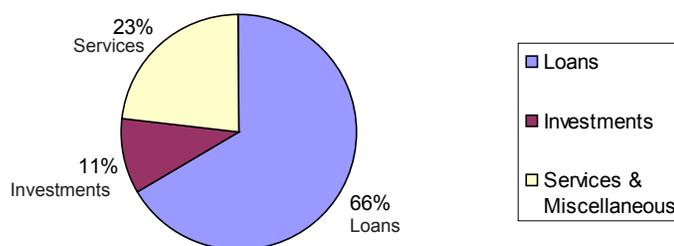
Miscellaneous	\$942,839	\$2,288,078
Share Deposits	98,111,701	105,010,162
Reserves and Undivided Earnings	10,884,785	11,691,401

Total Liabilities and Equity **\$109,939,325** **118,989,640**

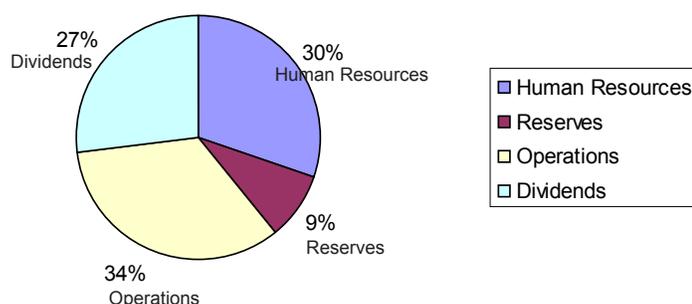
INCOME STATEMENT

Income	2007	2008
Income on Loans	\$5,655,102	\$5,947,241
Income on Investments	892,613	932,329
Other Income	1,829,476	2,050,711
Total Operating Income	\$8,377,191	\$8,930,281
Operating Expenses		
Compensation	\$1,972,094	\$ 2,202,808
Employee Benefits	445,878	501,950
Travel & Conference Expense	98,057	107,005
Association Dues	34,777	36,263
Office Occupancy & Operations	1,693,143	1,788,082
Education & Promotion	239,327	319,870
Loan Servicing	172,003	199,600
Professional Expense	37,598	47,165
Provision for Loan Losses	172,808	148,433
Member Insurance	26,013	34,163
Regulatory Expense	27,418	31,824
Interest on Borrowed Money	1,075	27,566
Member Relations	15,131	32,946
Miscellaneous Expense	52,464	44,017
Total Expenses	\$4,987,786	\$5,521,692
Operating Income	\$8,377,191	\$8,930,281
Less Operating Expenses	(4,987,786)	(5,521,692)
Non-Operating Income /(Expense)	(29,528)	(199,569)
Net Income Before Dividends	\$3,359,877	\$3,209,020
Less Dividends	(2,898,822)	(2,414,904)
Balance to Reserves	\$ 461,055	\$ 794,116

INCOME SOURCES



INCOME DISTRIBUTION



In January 2009, U.S. Central Federal Credit Union announced a large write-down of their investment securities as of December 31, 2008 because of the ailing economy. This caused the National Credit Union Administration (NCUA) to require all Natural Person Credit Unions (HCU is one) to write-down their deposit with the National Credit Union Insurance Fund by 51%. Credit unions are required to maintain a deposit with NCUA equal to 1% of their insured shares. This provides a pool of funds that pays for any credit union losses as well as the operating expense of NCUA.

At 12-31-2008, HCU had on deposit with NCUA \$928,275.34. NCUA's action results in a write-down of HCU's investment of \$486,125.22, which has been posted in 2008. The adjusted Net Income for 2008 is \$307,991.

In addition, NCUA placed a guarantee on all deposits held at Corporate Credit Unions who elected to participate in the guarantee. As a result of this guarantee, NCUA will be assessing a premium sometime in 2009. As of this report, it is estimated that the premium will result in an expense to HCU of \$285,956.01 and will be recorded throughout 2009.

Finally, on March 20th NCUA instructed Natural Person Credit Unions that they will have to write-down their deposit with the National Credit Union Insurance Fund an additional 18%, which amounts to additional expense of \$171,573.61. The total affect on HCU's income for 2009 as a result of these actions is estimated to be \$457,529.62.

FROM THE PRESIDENT

Looking back to the 2005 annual report, I talked about the following quote:

“Expecting the world to treat you fairly because you are a good person is a little like expecting the bull not to charge you because you’re a vegetarian.”

I explained that credit unions are “good persons”; we treat our members as fairly as possible; we’re not driven by greed. As for the bull, I suggested things such as legislators, the marketplace, regulators and the banking industry. Well...guess what? Some of those bulls did in fact make a few charges at us during 2008.

The banking lobby led a charge in the Kansas legislature [again] in an attempt to limit credit union growth by “limiting” our field of membership. The verdict is still out on just how “limiting” this charge will be. Erroneously, the bankers and too many legislators think that the concept of field of membership (market area; target market) is related to our tax exemption. It’s not. Our tax exemption comes from our not-for-profit charter as a cooperative financial institution. Like no other time, we should now be able to recognize and appreciate the differences between the profit and not-for-profit worlds and furthermore, to understand why there are tax exemptions in place. Investor owned businesses place the highest value on profit. Decisions lean toward what’s best for those who own the most stock. There is a natural conflict between what’s good for the stockholders and what’s best for consumers. There may be nothing inherently wrong with that

however, time and time again, history tells us it creates problems that frequently have to be resolved by the taxpaying consumers. Why shouldn’t those who created the problems be “taxed” as a necessary fee for cleaning up their messes? On the other hand, the cooperative world is distinctly different. Decisions lean toward what’s best for the members. There is no incentive for a few to line their own nests. The greed factor simply can’t survive in the cooperative environment.

We suffered another charge in 2008; that of the marketplace. Indirectly, through the actions of others, we are having to endure the consequences. However, there may be somewhat of a silver lining in this charge. As a result of all the negative news in the banking world, credit unions have received more positive press than ever before. We’re being viewed as a safe haven; a place where common sense still exists; where the qualities of fairness, individual worth and self-reliance are actually part of the business model.

So now it’s up to us, just as it is when being charged by a real bull. The options are many. We can get up; we can play dead. We can run for the fence; we can charge back. We can draw our weapons and try to kill the bull; we can find the feed sack and try to get along. For long term success, we must find the right responses that lead to the bull respecting us and of course, we must never forget to respect the bull !

Garth Strand, President

• INTERNATIONAL COOPERATIVES PRINCIPLES •

Definition

A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

Values

Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

Principles

- 1. Voluntary and Open Membership:** Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.
- 2. Democratic Member Control:** Cooperatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives, members have equal voting rights (one member, one vote) and cooperatives at other levels are organized in a democratic manner.
- 3. Member Economic Participation:** Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. They usually receive limited

compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing the cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

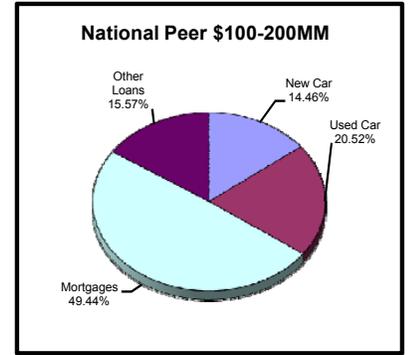
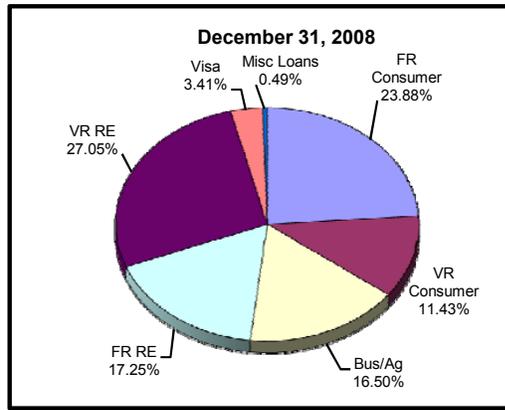
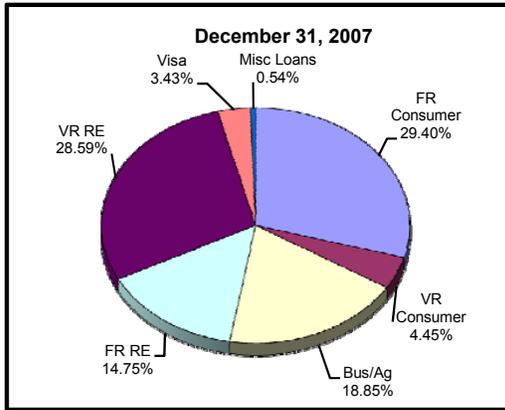
4. Autonomy and Independence: Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

5. Education, Training and Information: Cooperatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperatives. They inform the general public — particularly young people and opinion leaders — about the nature and benefits of cooperation.

6. Cooperation among Cooperatives: Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

7. Concern for Community: While focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.

DISTRIBUTION OF LOANS

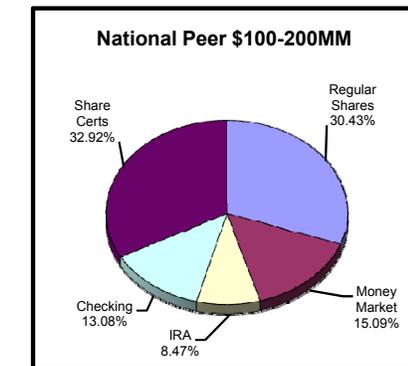
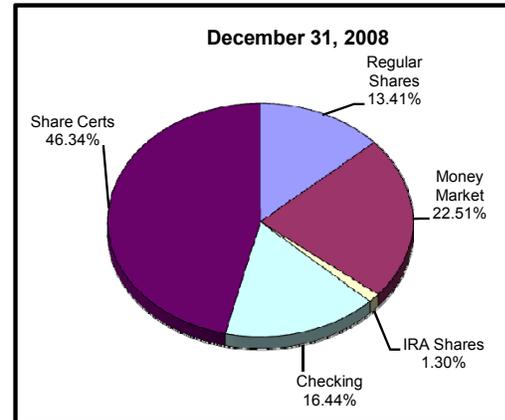
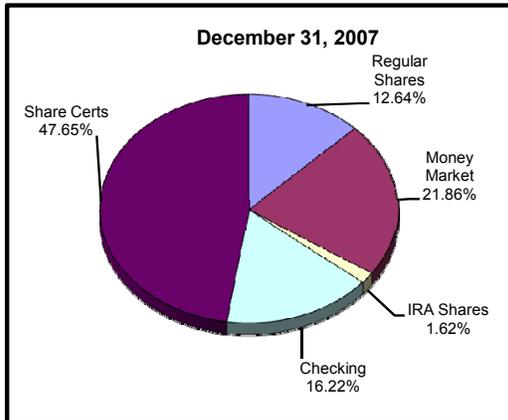


Loan Type	Balance
FR Consumer	23,443,684
VR Consumer	3,548,627
Bus/Ag	15,026,848
FR RE	11,762,192
VR RE	22,795,765
Visa	2,732,343
Misc Loans	429,122
Total Loans	\$ 79,738,581

Loan Type	Balance
FR Consumer	21,085,226
VR Consumer	10,089,392
Bus/Ag	14,567,942
FR RE	15,230,223
VR RE	23,887,146
Visa	3,011,229
Misc Loans	433,337
Total Loans	\$ 88,304,495

Yearly Change	
(2,358,459)	-10.06%
6,540,765	184.32%
(458,906)	-3.05%
3,468,032	29.48%
1,091,381	4.79%
278,886	10.21%
4,215	0.98%
8,565,914	10.74%

DISTRIBUTION OF SHARES



Share Type	Balance
Regular Shares	12,406,064
Money Market	21,463,987
IRA Shares	1,593,618
Checking	15,925,066
Share Certs	46,783,516
Total Shares	\$ 98,172,252

Share Type	Balance
Regular Shares	14,088,010
Money Market	23,658,781
IRA Shares	1,370,318
Checking	17,274,702
Share Certs	48,691,796
Total Shares	\$ 105,083,607

Yearly Change	
1,681,946	13.56%
2,194,794	10.23%
(223,300)	-14.01%
1,349,635	8.47%
1,908,281	4.08%
6,911,355	7.04%

GARTH STRAND- President

Amber Evans, *Receptionist*

MICHELLE WALN,

VP of HR and Operations

Malynda Lightsey, HR & Training Manager

Jeanette Madden, *HR Assistant*

Debbie Ridpath, Cash services manager

Chris Cook, *Advisor I*

Deann Seems, *Advisor I*

Debbie Bowden, *Advisor I*

Debbie Hindman, *Advisor I*

Laura Oneal, Drive-thru supervisor

Brenda Knox, *Advisor I*

Judy Miller, *Advisor I*

Monica Roberts, *Advisor I*

Kristi Nuest, Ave. A branch manager

Angela Hanson, *Advisor I*

Elaine Marquez, *Advisor I*

Janell Mendenhall, *Advisor IV*

Marva Terrell, *Advisor IV*

Patti Gomez, *Advisor I*

Julie Caffrey, Haven branch manager

Christie Nienstedt, *Advisor III*

Trudy Littlestar, *Advisor II*

Misty Vinduska, Newton branch manager

Roxana Koch, Branch operations manager

Becci Hawk, *Advisor I*

Kelsi Cabbage, *Advisor I*

Kylie Ediger, *Concierge*

Dee Lemen, Wichita branch manager

Kristen Harper, *Advisor III*

Toni Cypret, *Advisor I*

Leta Nachtigal, Phone center manager

Ginny Chronister, *Phone center Advisor III*

Tammy Branin, *Phone center Advisor IV*

Teresa Dover, *Phone center Advisor III*

CASEY SWARTS,

VP technology/marketing & special projects

Ben Griffith, *Marketing assistant/ Records scanner*

Ellen Dugan, Marketing manager

Zack Clobes, IT manager

Angie Mielke, *DP specialist*

John Griggs, *Network admn/tech support*

Ryan Sperling, *Programmer*

Scott Matthews, *Tech support*

Wendy Hildebrand, *Computer support*

TODD BRUNNER,

VP lending

LeeAnn Marker, Business advisor

Troy Scarlett, Credit analyst

Scott Cooley, Special accounts manager

CC Mayberry, *Special accounts advisor*

Michael Lizalde, Mortgage Manager

Connie Busick, *Mortgage officer*

Pam Beshears, Loan processing & servicing mgr.

Alisha Pennington, *loan processor*

Brynn Loop, *Real Estate loan processor*

Kelsey Janzen, *loan processor*

Donna Miller, Consumer lending manager

Angie Davenport, *Advisor IV*

Bambi Stewart, *Advisor IV*

Karla Dill, *Advisor IV (on indefinite military leave)*

DAN SPRINGER,

VP of Finance/CFO

Glenda Geiser, EFT manager

Carol Kemp, *Back office clerk*

Deb Stofer,

Records manager/overdrafts coordinator

Kristen Brady, *ACH/Debit card coordinator*

Yvonne Yearout, *Credit card coordinator*

Sandy Rush, Accounting manager

Diane Ryan, *Accounting assistant I*

BOB GUTHRIE,

HCU Investment & Insurance Services

Karon Knauss, *Administrative Assistant*

PAUL BIEL,

Members Mortgage Services President /CEO

Jerry Grinstead, MMS/VP Operations

Jennifer Hoffman, *MMS loan consultant*

LaShauna Cooke, *MMS Mortgage Servicing*

Shelly Duncan, *MMS Mortgage Servicing*

Terry Burch, *MMS loan consultant*