

2010 Annual Report



Hutchinson Credit Union's first Save@School branch located at Prosperity Elementary School, USD 313 Buhler in Hutchinson. Grand Opening October 2010



Money Smart Camp held in May 2010 as a credit union chapter event and in conjunction with KCUA. Held at Prairie Hills Middle School May 2010.



Youth Week 2010 prize drawing winners; Logan Barnes, Clarrisa Corkins, Braden Glause.

"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

620.669.0177 • 1 800 428.8472 • www.hcu.coop





23rd Branch



Wichita Branch



Ave A Branch



Haven Branch



Newton Branch

AGENDA- ANNUAL MEETING / MARCH 22, 2011

Call to Order

Determination of a Quorum	
Approval of Minutes and Agenda	Mark Woleslagel pg 2
Report of Chair	Mark Woleslagel 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	Mark Woleslagel

Unfinished Business

New Business

Adjournment

HCU VOLUNTEERS

Board of Directors



Mark Woleslagel
Chair



Lee Spence
Vice-Chair



Kendal Pulliam
Sec-Treasurer



John McCannon



Richard Carlisle



Roy Broxterman



James Woods

Credit Committee



Pat Falter
Chair



Leila Emack



James Ewert



Patsy Johnson



Leslie Sweasy

Supervisory Committee



Ed Howard
Chair



Marvin Schmucker



Caroline Phelps



Mike Juby



Lori Blakesly

The 62nd annual meeting of the Hutchinson Credit Union was held March 23, 2010, at the 23rd Ave branch of the Hutchinson Credit Union in Hutchinson, Kansas.

Chair Roy Broxterman called the meeting to order. Forty-six members attended the annual meeting.

Jim Woods moved to accept the minutes of the 2009 Annual Meeting as presented. Seconded by Mark Woleslagel. Motion carried.

Chair Roy Broxterman referred to the printed report stating the Credit Union has successfully completed its 62nd 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 2009: Assets topped the \$147 million mark and a net of 1,216 new members joined our credit union. At year end, HCU was serving 16,196 members. For the second time in 3 years, a member participation bonus was declared, paying out an additional \$83,000 to members. The Helping Hand fund was established. Members Mortgage Services continues to grow. At year end, MMS was servicing 3,400 mortgage loans totaling \$323 million. There are now 17 credit unions participating in MMS representing over \$1.5 billion in credit union assets. MMS hired its own CEO. 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 McGladrey and Pullen, LLP, was employed to conduct the Annual Audit as of 9-30-09. 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. Lastly, the Committee continues to review procedures, policies, accounts and reports, attend Board Meetings, and invite staff to report to us on their operations in their respective departments. In summary, it was reported that all the funds and records are being maintained in a safe, sound and confidential manner. Mark Woleslagel made the motion to accept. Seconded by Jim Woods. Motion carried.

Dan Springer, CFO, presented the treasurer's report. In 2009, a direct return to the members of \$2,301,325 was made in the form of share and certificate dividends. Our net income of \$1,805,557 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. Asset Growth – 32.75%; Loan Growth – 18.21%; Savings Growth – 26.87%; and Capital Growth – 16.13%. Our key ratios compare well to our peers. 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.

Dan Springer also reported we participated in the Corporate Stabilization Plan administered by NCUA. Our participation required us to borrow and invest \$10,000,000. The transaction is guaranteed by NCUA and we earn interest by participating. This transaction had an impact on our balance sheet and various ratios and expired in January 2010.

Pat Falter stated the Credit Committee is responsible for ensuring the 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 on new loans, delinquencies, charge-offs and randomly review loan files to insure compliance. Notable information during the year includes: loans for the year grew \$19 million or 18.2% to total outstanding loans to members of \$107,316,195. Delinquency at year-end was 1.44%. The Credit Committee met four times during the year to review all function of the lending area. The committee focused on three projects: an analysis of large loans, complete loan policy update and the construction of our in-house online consumer loan application.

Garth Strand, President, gave his report based on "being adaptable and how to be adaptable regardless of depression, recession or prosperity. Part of our success is due to being an adaptable organization. The future belongs not to the strongest or most intelligent but to the most adaptable and staying focused on our members instead of profits.

New Business

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: Roy Broxterman John McCannon - Board of Directors; Caroline Phelps, Mike Juby and Lori Blakesley - Supervisory Committee. There is 1 nominee – Leslie Sweasy - for the seat on the Credit Committee and will be appointed by the Board at their next meeting. Mark Woleslagel administered the Oath of Credit Union Volunteers.

Garth Strand thanked Kendall Griggs for all his years of volunteering for the Credit Union. Roy Broxterman was also thanked for Chairing the Board the past year.

Unfinished business
None.

Adjournment

John McCannon made the motion to adjourn. Seconded by Richard Carlisle. Motion carried.

Thanks to our qualified staff, volunteers, and Hutchinson Credit Union members, 2010 was another positive and productive year ending with total assets of \$158.3 million and net income of \$1,485,982.00.

HCU, as is standard for all credit unions, is faced with meeting NCUA assessments to cover losses in the greater credit union industry. For 2010, HCU was assessed \$370,000.00.

Some important highlights include:

- For 2010, HCU ranked 231st out of 7,500 credit unions (in terms of mortgage loan origination).
- Mortgage lending - HCU assisted members by providing 565 first mortgage loans totaling \$62,959,936.00.
- Members Mortgage Services — MMS loans continue to be serviced locally. MMS is providing services to 19 different credit unions with mortgage loans totaling \$444 million.
- Purchase of the Monroe Building — to be used as additional office space for support staff currently housed at the 23rd Avenue location.
- Camel I Rating
- Successful audit by Nearman, Maynard & Vallez, CPAs.
- MemberSource now works with 735 HCU members
- Bonus Dividend paid to HCU members in the amount of \$85,000 and totaling nearly \$250,000 over the last four years.
- Opened Prosperity Savings Branch for 4th, 5th, and 6th grade students at Prosperity School in Hutchinson with savings now totaling about \$5,000.

We are fortunate to have one of the best financial institutions in the area and I thank each of you for your continued support.

Mark Woleslagel, Chair

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

- Oversight of the Internal Audit Program
- 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

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, including an Internal Auditor, whom the Credit Union hired in 2010. This allows the Supervisory Committee to proactively monitor the high risk areas of the credit union on a regular basis.

The Certified Public Accounting Firm of Nearman, Maynard, Vallez, P.A. was employed to conduct the Annual Audit as of 9-30-10. Their report concluded that our records represent fairly and accurately the financial position of your credit union and conform to Generally Accepted Accounting Principles. Nearman, Maynard, Vallez, P.A. also audits the records of MemberSource in conjunction with the HCU audit and was found to be in good order. Our other CUSO, Members Mortgage Services, is being audited as of 12-31-10 and is still pending as of this writing.

In addition, 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 31, 2010. There were no actions required or material deficiencies cited.

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

- The Committee met several times during 2010 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

In 2010, a direct return to members of \$2,328,128 was made in the form of share and certificate dividends. Net income retained, of \$1,485,982, 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.

Included in 2010 net income is \$653,954 from Members Mortgages Services (MMS), which represents 2010 earnings related to HCU's 44.7% ownership. MMS had a very strong year in 2010 and continues to be a strong performer. HCU's investment in this mortgage servicing CUSO (started in 2004) has grown to almost \$1.75 million. This includes total contributed capital of \$450,000 and almost \$1.3 million from earnings.

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. Thank you for your support.

Kendal Pulliam
Secretary- Treasurer

Asset Growth	.58 %
Loan Growth	11.65 %
Savings Growth	7.00 %
Capital Growth	10.87 %

RATIO COMPARISON

	Hutchinson Credit Union				National Peers
	12/31/2007	12/31/2008	12/31/2009	12/31/2010	12/31/2010
Capital Adequacy:					
Net Worth/Assets	9.90%	9.81%	8.26%	9.11%	10.28%
Asset Quality:					
Delinquent Loans/Loans	1.69%	0.74%	1.44%	0.88%	1.62%
Net Charge Off/Loans	0.19%	0.32%	0.23%	0.17%	0.95%
Earnings					
ROA	0.45%	0.69%	1.31%	0.94%	0.32%
ROE	4.33%	7.04%	14.92%	10.84%	3.13%
Gross Income/Avg Assets	8.11%	7.63%	7.47%	6.53%	5.98%
Cost of Funds/Avg Assets	2.82%	2.13%	1.72%	1.50%	1.10%
Operating Expense/Avg Assets	4.68%	3.75%	3.52%	4.34%	3.85%
ALM:					
Loans/Shares	79.83%	82.53%	76.90%	78.96%	69.81%
Loans/Assets	71.24%	72.83%	65.12%	71.14%	61.34%
Cash+Short-term Inv./Assets	14.03%	10.42%	17.90%	9.11%	17.53%
Fixed Assets/Assets	3.50%	3.30%	2.21%	2.29%	3.25%
Growth:					
Asset Growth	14.64%	8.23%	32.75%	0.58%	3.39%
Net Worth Growth	4.42%	7.30%	16.13%	10.87%	4.05%
Share Growth	15.98%	7.03%	26.87%	7.00%	5.23%
Loan Growth	7.15%	10.65%	18.21%	11.65%	0.02%

	2009	2010
Total Number of Loans Made	20,706	22,950
Total Dollar Volume of Loans Made	\$111,855,185	\$119,305,490
Number of Loans Made Since April 1, 1948	297,598	320,548
Total Dollar Volume of Loans Since April 1, 1948	\$871,376,855	\$990,682,345
Loans Charged-off Since April 1, 1948	\$2,824,799	\$3,067,908
Recoveries From Charged-off Loans	\$252,989	\$299,278

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 \$12.5 million or 11.6% to a total outstanding loans to members of 119,803,268. Loan growth was highlighted by the 1.99% WOW! loan promotion during which members took advantage of the great rate and terms and added \$6.2 million in new loans through year-end.
- ⇒ Mortgage lending continued to command news headlines throughout 2010. Historic low rates motivated members to refinance their existing mortgage loans. During 2010, HCU originated 565 mortgages totaling \$63 million which is an all-time high. Those numbers were good enough to make HCU the #1 mortgage originating credit union in Kansas all though in terms of asset size, we're #9. Nationally, HCU came in at #231 for mortgage originations and #969 in terms of asset size.

⇒ Members Mortgage Services (MMS), our mortgage servicing CUSO, also benefited from all the mortgage activity. The MMS servicing portfolio at year end consisted of 4,519 mortgage loans totaling \$444 million. There are currently 19 credit unions participating in MMS.

⇒ HCU member business loans total \$17.3 million and represent approximately 15% of our total loan portfolio. Based on our current asset size, this amount is as large as it can be by NCUA regulation. We are actively communicating with our legislative representatives to increase this cap.

⇒ Delinquency at year-end was at .88%, decreasing from 1.42% since year-end 2009. Our credit union peer average at year-end 2010 was 1.62%

⇒ Charged off loans for 2010 as a percentage of outstanding loans was .17% compared to .22% from 2009. Our credit union peer average at year-end 2010 was .95%.

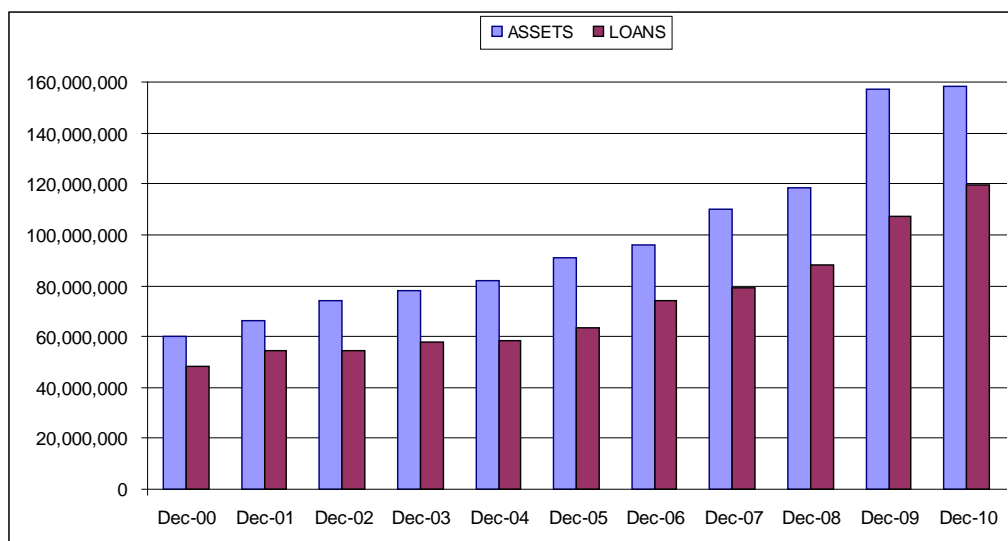
⇒ At year end, 84% of member shares are currently reinvested in member loans, a great sign of a healthy credit program especially with our low rates of delinquency and charge-off.

Pat Falter, Chair

ASSET/LOAN GROWTH ⇒

LOAN QUALITY ↓

Year-End	Delinquency	Net Charge-offs
Dec 01	0.770%	0.202%
Dec 02	1.405%	0.109%
Dec 03	1.142%	0.278%
Dec 04	1.013%	0.116%
Dec 05	0.862%	0.164%
Dec 06	1.092%	0.108%
Dec 07	1.899%	0.189%
Dec 08	0.792%	0.311%
Dec 09	1.423%	0.217%
Dec 10	0.884%	0.172%



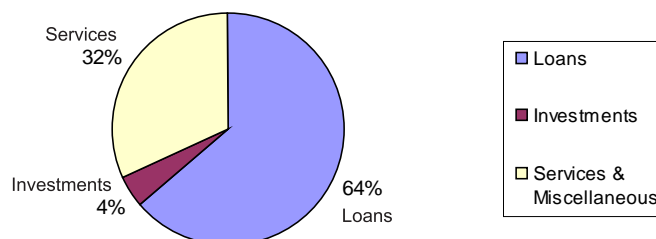
Year End Closings:

Assets	12/31/2009	12/31/2010
Cash Accounts	\$3,953,615	\$2,525,834
Real Estate Loans	45,954,531	47,545,346
Business/Agricultural Loans	16,567,725	19,674,262
Consumer Loans	44,783,940	52,583,660
Loan Loss Allowance	(967,075)	(1,047,255)
Investments	41,611,793	30,900,280
Building & Land (Net)	2,763,395	3,145,125
Furniture & Fixtures (Net)	459,839	472,341
Prepaid Expenses	214,912	227,779
Accrued Income	374,601	383,088
NCUSIF Deposit	1,167,619	1,346,004
Other Assets	423,119	487,051
Total Assets	\$157,308,014	\$158,243,514
Liabilities & Equity		
Miscellaneous	\$11,088,387	\$1,267,242
Share Deposits	133,221,295	142,564,815
Reserves and Undivided Earnings	12,998,332	14,411,457
Total Liabilities and Equity	157,308,014	158,243,514

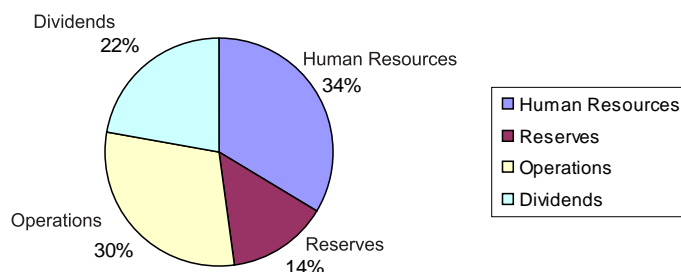
INCOME STATEMENT

Income	2009	2010
Income on Loans	\$6,586,437	\$6,720,760
Income on Investments	546,055	458,953
Other Income	2,412,474	3,312,276
Total Operating Income	\$9,544,965	\$10,491,989
Operating Expenses		
Compensation	\$2,455,126	\$2,814,818
Employee Benefits	511,359	710,563
Travel & Conference Expense	75,539	144,272
Association Dues	34,633	38,697
Office Occupancy & Operations	1,887,959	2,000,020
Education & Promotion	325,015	294,889
Loan Servicing	256,750	245,467
Professional Expense	52,446	63,807
Provision for Loan Losses	589,000	277,000
Member Insurance	427,106	634,654
Regulatory Expense	34,401	34,621
Interest on Borrowed Money	74,652	1,089
Member Relations	18,297	14,529
Miscellaneous Expense	47,108	57,608
Total Expenses	\$6,789,392	\$7,332,033
Operating Income	\$9,544,965	\$10,491,989
Less Operating Expenses	(6,789,392)	(7,332,033)
Non-Operating Income /(Expense)	1,351,308	654,154
Net Income Before Dividends	\$4,106,882	\$3,814,110
Less Dividends	(2,301,325)	(2,328,128)
Balance to Reserves	\$ 1,805,557	\$ 1,485,982

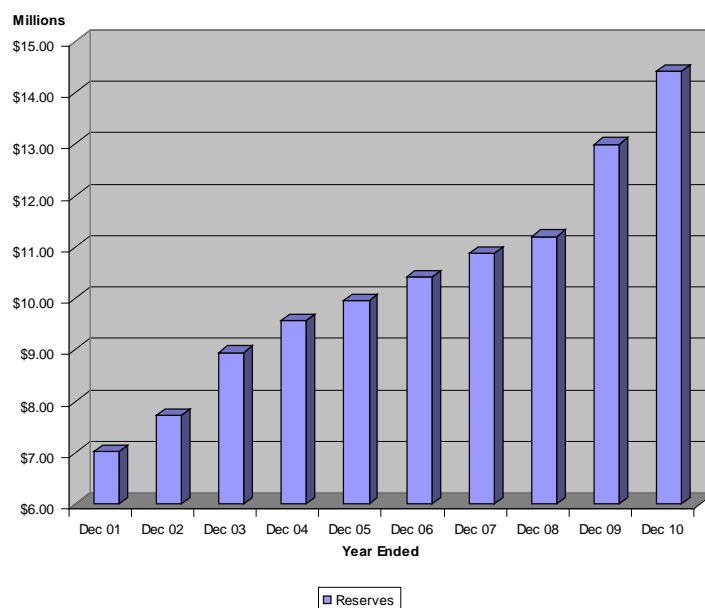
INCOME SOURCES



INCOME DISTRIBUTION



TREND OF RESERVES



“Not everything that counts can be counted and not everything that can be counted, counts.” *Albert Einstein.*

“You won’t find this counted by any C.A.M.E.L. but it really, really counts!” *Garth Strand*

The previous reports have recapped a fine year at HCU...overall, perhaps one of the best. Excellent growth, high quality loans, growing capital, bonus dividends and yes, even a C.A.M.E.L. I rating from our regulators. These accomplishments are the culmination of dedicated, unselfish leadership from our volunteers, the trust and support of our members and the excellent efforts of our staff. There's one last highlight that quite frankly, of all the good news from 2010, I am the most proud of. This last shining star from 2010 is the following quote:

“We recently surrendered our Suburban and owed over \$10,000 on it. We lost our jobs and the patience for payments was appreciated. Everyone treated us with the highest of dignity and respect. Most banks would sell vehicles for whatever they could get and leave the person still owing. HCU cared and sold it for more than we owed. WE LOVE HCU. Thank you very much.”

Every month we initiate a random survey to a sampling of members and ask them to rate their satisfaction with HCU. Common sense would say not to survey members who have had their cars repossessed. Somehow we did and the above quote came back to us in the December survey results. No chart, trend, ratio or spreadsheet can better define HCU than this quote. It can't be measured. It doesn't show up on any exam or audit but wow!, does it count! It speaks volumes about who we are and how we do business. Below, you can find a paragraph on values of the cooperative system. Clearly the quote above from an HCU member is all about those values...honesty, openness, social responsibility and caring for others. I salute past and present volunteers and staff for doing the work, year after year, to create and sustain a culture that not only performs tangibly at a high level but stays true to our principles and values. It really counts!

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.

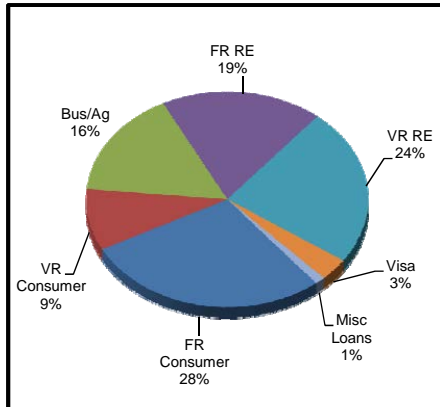
5. Education, Training and Information: Cooperatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperatives. They inform the general public — particularly young people and opinion leaders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

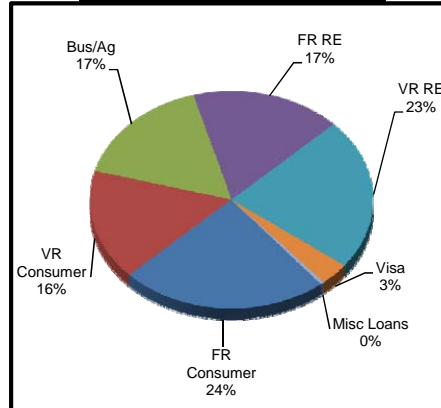
7. Concern for Community: While focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.

DISTRIBUTION OF LOANS

December 31, 2009

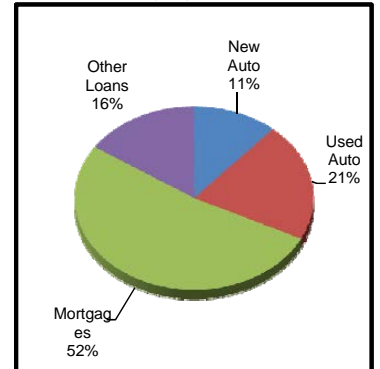


December 31, 2010



National Peer

9/30/2010



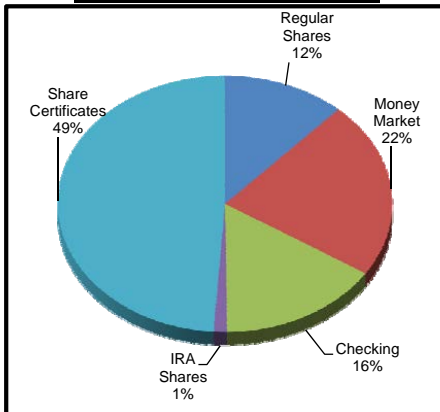
Loan Type	Balance
FR Consumer	\$ 30,195,925
VR Consumer	\$ 9,875,790
Bus/Ag	\$ 17,150,650
FR RE	\$ 19,895,942
VR RE	\$ 25,318,601
Visa	\$ 3,637,239
Misc Loans	\$ 1,231,725
Total Loans	\$ 107,305,872

Loan Type	Balance
FR Consumer	\$ 28,393,012
VR Consumer	\$ 19,625,013
Bus/Ag	\$ 19,674,262
FR RE	\$ 20,538,112
VR RE	\$ 27,007,234
Visa	\$ 4,061,993
Misc Loans	\$ 503,643
Total Loans	\$ 119,803,268

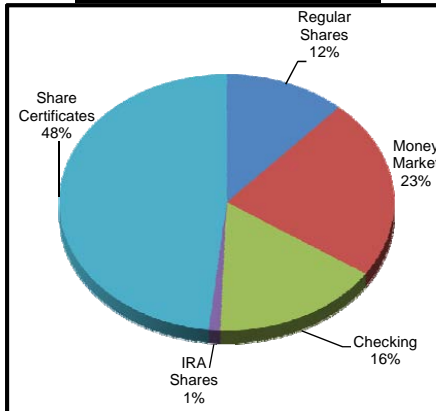
Quarter Changes	
(1,802,913)	-5.97%
9,749,222	98.72%
2,523,611	14.71%
642,170	3.23%
1,688,634	6.67%
424,754	11.68%
(728,082)	-59.11%
12,497,396	11.65%

DISTRIBUTION OF SHARES

December 31, 2009

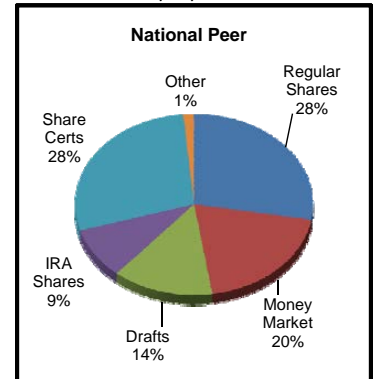


December 31, 2010



National Peer

9/30/2010



Inv Port	Balance
Regular Shares	\$ 15,756,854
Money Market	\$ 29,782,765
Checking	\$ 20,866,639
IRA Shares	\$ 1,706,920
Share Certificates	\$ 65,163,442
Total Shares	\$ 133,276,620

Inv Port	Balance
Regular Shares	\$ 16,639,880
Money Market	\$ 32,465,491
Checking	\$ 23,060,361
IRA Shares	\$ 1,564,398
Share Certificates	\$ 68,870,434
Total Shares	\$ 142,600,564

Quarter Changes	
883,026	5.60%
2,682,726	9.01%
2,193,722	10.51%
(142,522)	-8.35%
3,706,993	5.69%
9,323,945	7.00%

GARTH STRAND- President

LeeAnn Marker, Business Advisor

Troy Scarlett, Credit Analyst

Scott Cooley, Special Accounts Manager

CC Mayberry, Special accounts advisor

Michael Lizalde, Mortgage Manager

Connie Busick-Depew, Mortgage Officer

Oscar Garcia, Mortgage Officer

Brynn Loop Real Estate Loan Processor

Bambi Stewart, Loan Processing & Servicing Mgr.

Kasey Pritchard, Loan processor

Kelsey Janzen, Loan processor

Tammy Martinez, Loan processor

Donna Miller, Consumer lending manager

Amber Evans, New Account Specialist/ Loan Officer

Angie Davenport, Loan Officer

Tracy Ryan, Loan Officer

MICHELLE WALN, VP of HR and Operations

Tasha Erickson, HR & Education Director

Jeanette Miller, HR Assistant

Debbie Ridpath, Cash Services Manager

Andrea Lieker, Teller

Debbie McClendon, Teller

Debbie Zook, Teller

Jenna Ressler, Teller

Joy Ann Jeffers, Teller

Laura Oneal, Drive-thru supervisor

Brenda Knox, Teller

Judy Miller, Teller

Melanie McCasland, Teller

Jeremy Stauffacher, Ave. A branch manager

Angela Hanson, Teller

Elaine Marquez, Teller

Marva Terrell, Loan Officer

Monica Roberts, Loan Officer

Patti Gomez, Teller

Julie Caffrey, Haven branch manager

Christie Nienstedt, Loan Officer

Trudy Littlestar, Teller

Samantha Raybern, Newton branch manager

Joel Andrew, Loan Officer

Kelsi Cubbage, Teller

Sam Smith, Teller

Steven Morgan, Loan Officer/Mortgage Officer

Dee Lemen, Wichita branch manager

Char Bigger, Loan Officer

Melissa Chandler, Teller

Leta Nachtigal, Phone center manager

Ginny Chronister, Phone center advisor III

Tammy Nachtigal, Phone center advisor IV

Teresa Dover, Phone center advisor IV

Shayna Johnson, Phone center advisor III

CASEY SWARTS,

VP Technology/Marketing & Special projects

Eric Sparks Marketing/Communications Director

Ben Griffith, Marketing assistant

Ellen Dugan, Marketing manager

Zack Clobes, IT Manager

John Griggs, Tech support

Ryan Sperling, Programmer

Scott Matthews, Tech support

Wendy Hildebrand, Computer support

Angie Mielke, Data Processing Supervisor

Carol Kemp, Records manager

Dillon Aumiller, Programmer

DAN SPRINGER,

VP of Finance/CFO

Jennifer Wright, Internal Auditor/Compliance Officer

Kristi Nuest, EFT manager

Deb Stofer, ACH/Drafts coordinator

Kristen Brady, Wires/Debit card coordinator

Yvonne Yearout, Credit card coordinator

Sandy Rush, Accounting Manager

Diane Ryan, Accounting assistant I

MONTE CROSS

HCU INVESTMENT & INSURANCE SERVICES MANAGER

Bob Guthrie, Investment Advisor

Becky Goering, Administrative Assistant

TODD BRUNNER,

MEMBERS MORTGAGE SERVICES PRESIDENT /CEO

Angie Wiehl, Accountant

Jerry Grinstead, Vice President Production

Evelyn Dohm, Loan consultant

Jennifer Hoffman, Loan consultant

Pam Beshears, Shipping & Servicing Manager

Brandi Caywood, Mortgage Servicing

Nancy Conard, Mortgage Servicing

Olivia Nisly, Mortgage Servicing

Shelly Duncan, Mortgage Servicing

Brittany Shipley, Special Accounts Assistant

LaShauna Wintamute, Director of Training