ANNUAL MEETING MINUTES

The 67th Annual Meeting for Eastex Credit Union was called to order at 5:35pm on May 10, 2022, by James Parsley, Chairman of the Board of Directors in the Eastex Credit Union's Administration Building with members attending via a Zoom meeting. Francis McDaniel, Director, declared a quorum for the meeting. Board member Shannon Adams then opened the meeting with an invocation.

Diane Etue presented the minutes from the 2021 Annual Meeting. Shannon Adams made that motion to approve the minutes as presented. The motion was second by Diane Etue and approved by all members present.

James Parsley presented the Chairman/CEO Report. He first started by thanking everyone for attending and discussed the one member, one vote philosophy of the credit union. He then discussed even with a second year of hardships in the economy, Eastex still saw an 8.4% growth and 2.7% increase in its membership. It still held a strong net worth, and opening the mortgage department has added to the loan portfolio. He recognized each of the Board members and expressed his confidence in not only the leadership team at Eastex, but its employees as well. He thanked the members for their loyalty, and noted Eastex is very well positioned to take care of anything that arises in the year to come.

Diane Etue presented the Treasurer's Report. Eastex had four internal audits and one Supervisory Committee audit performed by Credit Union Resources in 2021. It covered all areas including maintenance reports, samples of member loans and new accounts, corporate credit cards, Bank Secrecy Act, cash counts, and ATM operations to name a few. These audits had very few exceptions that were noted and corrected by staff, but overall ECU is doing an exceptional job. The Texas Credit Union Department and American Share Insurance performed their annual examinations, showing that ECU is financially and operationally sound.

James Parsley then called for any unfinished or new business to be addressed. Nothing was presented so he introduced Karen Parsley, Rita Wilkins, and Dell Adams of the Nominating Committee.

Karen Parsley presented the three Board members up for re-election, Marlene Lacy, Diane Etue, and Shannon Adams. She then opened the floor up for nominations. There being no further nominations, the incumbents won by acclimation.

With all the business completed, James Parsley asked for a motion to adjourn the business meeting. The motion was made by Francis McDaniel, second by Diane Etue and the business meeting closed.



866.445.9622 409.276.2525

www.eastexcu.org Silsbee Evadale Buna Kirbyville Kountze





	2022	2021
ASSETS		
Catalyst Corporate FCU	3,436,611	6,303,592
Investments	38,920,296	42,541,940
Total Loans	67,091,732	57,880,536
Allowance for Loan Loss	-270,020	-209,506
Land & Buildings	2,691,906	2,770,834
Furniture & Equipment	591,106	666,983
ASI Share Insurance	1,291,174	1,185,613
Other Assets	792,119	695,042
TOTAL ASSETS	114,544,925	103,149,037

LIABILITIES & EQUITY

TOTAL LIABILITIES & EQUITY	114,544,925	111,835,033
Regular Reserves	1,179,336	1,179,336
Undivided Earnings	11,013,139	10,696,424
Total Shares	100,726,757	99,284,551
Accounts Payable	1,625,694	674,722

EXPENSE		
Total Interest Income	5,553,461	5,242,094
Other Operating Income	2,261,598	2,231,673
Income from Investments	387,698	326,459
Interest on Loans	2,904,165	2,683,961
INCOME		

Net Income	316,714	785,869
Dividend & Interest Expense	427,343	334,541
Gain/Loss	16,725	0
Total Operating Expense	4,792,679	4,121,684
Miscellaneous Operating Expense	176,126	163,773
Operating Fees	57,930	32,042
Interest on Borrowed Money	30,555	0
Provision for Loan Losses	175,213	6,912
Professional & Outside Services	205,511	173,329
Loan Servicing	202,345	218,938
Education & Promotion	176,860	153,222
Office Operations	1,408,595	1,239,783
Office Occupancy	307,651	318,150
Travel & Conference	60,583	62,917
Employee Compensation	1,991,309	1,752,618





2022 ANNUAL REPORT

MESSAGE FROM OUR CEO

Hello, my name is Loretta Chatagnier, CEO, welcome to the 67th annual meeting of Eastex Credit Union.

As you know, the credit union industry is unique in its structure. Our members are also our owners, and we are accountable to them - to you! As a member-owner, you make the decisions and participate with your vote. Thank you for taking time out of your busy schedule to be here and take an active role in your credit union!

Since the start of the pandemic, members have recognized and valued the credit union difference, and have appreciated the ways their credit unions have helped them through these past several years with fewer disruptions. As the financial landscape continues to shift in a post-Covid world, Eastex Credit Union is working hard to shift with it and provide the best value and experience possible for our members. The pandemic caused the financial industry to rethink many of its standard business practices, working to come up with innovative and more efficient processes moving forward.

We are working to:

- Develop more online banking tools.
- · Expand account options and offer new products.
- · Streamline and simplify our processes wherever possible.
- Reduce and eliminate fees.
- · Have robust cybersecurity measures in place.
- Support advocacy and lobbying efforts on behalf of the credit union community.
- Continue our priority of outreach and involvement in our local communities.

In addition to nationwide trends in the financial landscape and economy, there have been localized effects felt here in Texas from issues such as:

- A polarized political landscape.
- · Concerns about health care accessibility and costs.
- Continuing concerns over our power grid and infrastructure.
- Rising food, gas, and energy prices.
- A still competitive but cooling housing market.
- Climbing mortgage interest rates.

Eastex Credit Union is aware that these issues present unique challenges for our members, and we're dedicated to continuing to listen to your suggestions and feedback and exploring the best ways to support you as you navigate these circumstances. We have been proactive in preparing for the possibility of another winter storm or extreme weather event, to ensure our members can still access their funds.

The overall picture for credit unions in Texas is encouraging. According to the Credit Union National Association's 2022 mid-year report:

- Texas currently has 424 credit unions headquartered in the state, with membership of 10,181,016, representing 6.9% market share of deposits in the state, a growing, but still small, sector of the state's financial sector.
- Our average loan interest rates are significantly lower, offering substantial savings to our members, often by several percentage points. For example, the average used auto loan rate was 3.28%, compared to a bank's average 5.54% rate.

Since credit unions are not-for-profit financial cooperatives and, unlike banks, have no shareholders demanding a market return on their investment, we are able to pass profits on to our member-depositors in the form of lower loan interest rates, higher yields on savings, and fewer/lower fees.

- In Texas, this translated into member benefits of:
- \$102.5 million higher yield on savings
- \$138.7 million saved on fees.
- \$1,066.5 million saved on loan rates.
- \$510 million savings passed on to non-members.

This adds up to an impressive total of \$1,308 million in member benefits! And of course, none of this would be possible without the participation and input of members like you!

Meeting the challenges presented by our current economy, political landscape, infrastructure, and environment head on, and working to continue to embrace digital technologies and transform into a modern and flexible business that serves our members and our community is a top priority for Eastex Credit Union. We are your credit union, here to serve you, and we couldn't do it without your input and involvement! As our member-owners, you are integral to our credit union family, and we are sincerely grateful that you've chosen Eastex Credit Union as your financial partner. We wish you a healthy and prosperous 2023.

Sincerely,

Loretta Chatagnier Loretta Chatagnier

President/CEO

TREASURER REPORT

The board of directors elected to retain Credit Union Resources Inc., a division of the Cornerstone Credit Union League to cond our internal and annual audits. The work was performed in accordance with the requirements set forth in section 95.305 of Texas Credit Union Department Rules and Regulations and inc any additional procedures deemed necessary.

Credit Union Resources, Inc. performed 4 internal audits and 1 supervisory audit in 2022. The 1st internal audit performed revie file maintenance reports, corporate credit cards, loan exception reports, new member loan verifications, and IRA procedures.

The 2nd internal audit performed a Bank Secrecy Act (BSA) and Customer Identification Program (CIP) and OFAC Compliance review. They also performed an ACH audit.

The 3rd internal performed a Fair and Accurate Credit Transaction (FACT) Act review, a cursory website review, and a member neutropy credit card review. They performed a Secure and Fair Enforcement Act review, and an ACH Risk Assessment.

The 4th internal audit performed a new consumer loan review, collections, repossessions, recoveries, and charged-off loans w also reviewed. They reviewed negative share accounts and the overdraft privilege program. They also reviewed real estate loan

The annual supervisory audit was performed by Credit Union Resources. An audit of loans, allowance for loan losses, accour receivable, cash, investments, prepaid and deferred expenses, assets, other assets, accounts payable, accrued liabilities, shar reserves and undivided earnings, expenses and general compl regulations were reviewed.

Minor exceptions were noted in each audit and corrected by management and staff.

The Texas Credit Union Department and American Share Insur did not conduct an annual review in 2022.

Sincerely,

Troyce Taylor

Troyce Taylor, Board of Director, Treasurer

MISSION STATEMENT

To provide people with the best financial solutions

VISION STATEMENT

To be the community leader in financial solutions

James Parsley Chairman (2024) Martene Lacy Secretary (2025) Diane Etue Vice Chairperson (2025) Shannon Adams Director (2023) Marvin Mott Director (2023) Troyce Taylor Treasurer (2023) Troyce Taylor Chief Operations Officer Connie Hawthorne Chief Operations Officer Michelle Spears Chief Montgage Officer Michelle Spears Chief Montgage Chier Michelle Spears Chief Montgage Con ew Luke Murray CIO/CSO Denise Stark Branch Manager, Silsbee/BSA Officer Dianna Chapman Branch Manager, Silsbee/BSA Officer Janna Chapman Branch Manager, Silsbee/BSA Officer Member Service, Evadale Amy Nugent Assistant Branch Manager Arss, Shari Hammons Branch Manager, Surger Sheri Hammons Branch Manager, Surger Amy Nugent Assistant Branch Manager Member Service, Evadale Arres, Amy Nugent Assistant Branch Manager Member Service, Evadale Arres, Amy Nugent Assistant Branch Manager Member Service, Evadale Arres, Amy Nugent Assistant Branch Manager Member Service, Evadale Alysha Smith Financial Solutions Becky Byrum Financi		BOARD OF DIRECTORS (T		erm Expiration)	
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