



# ANNUAL MEMBERSHIP MEETING

## ORDER OF EVENTS

April 22, 2023

Call to Order and Ascertain Quorum  
Joel Hale, Board Chairperson

Invocation  
Greg Jeffery, VP/Branch Operations

Approval of Minutes - 69th Annual Meeting  
Dr. Marty Warren, Secretary

Board of Directors' Report  
Joel Hale, Board Chairperson

President's Report  
Byron Norton, President/CEO

Credit Committee Report  
John Griffin, Senior VP/Lending Operations

Financial Review  
Debbie Pearce, Senior VP/Accounting Manager

Audit Committee Report  
Dr. Marty Warren, Secretary

Unfinished Business

New Business (Other Than Elections)

Nominating Committee Report  
Joanna Luna, Vice-Chairperson

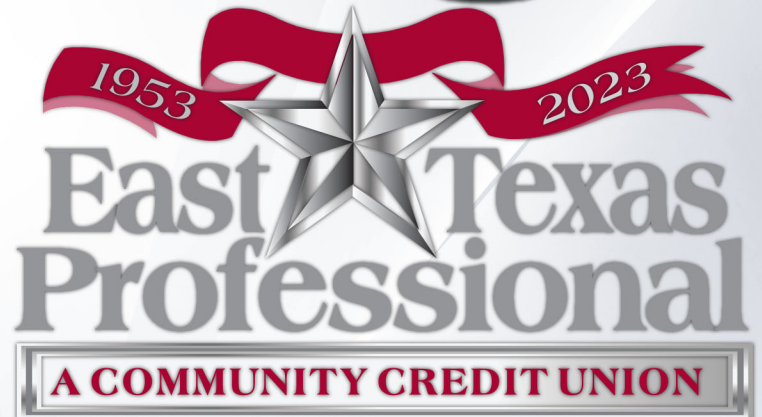
Board of Director Elections

Adjournment

Cash Prize Drawings

# 70

ANNIVERSARY



## CELEBRATING 70 YEARS OF SERVICE

In 1953, East Texas Professional Credit Union began as a member-owned and operated financial cooperative with a membership of 13 East Texans and an initial asset size of \$65. Today, our membership has grown to more than 96,000 and our asset size exceeds \$1.1 billion! Thank you for your continued support over the past 70 years. We value your membership and stand ready to help you achieve financial success.

Federally Insured by NCUA 

# ANNUAL MEETING MINUTES ★ APRIL 23, 2022

The 69th Annual Meeting of the East Texas Professional Credit Union was held at the Holiday Inn Longview - North (300 Tuttle Cir, Longview, TX 75605) on Saturday, April 23, 2022. Chairperson of the Board, Wilma Jamerson, called the meeting to order at 2:00 p.m. She began by ascertaining and recognizing a quorum of members (25) present. She then called on Greg Jeffery, VP/Branch Operations Manager, to give the invocation. Mrs. Jamerson then appointed Dr. Marty Warren, to serve as Parliamentarian of the meeting. Dr. Warren accepted the appointment.

Mrs. Jamerson then called on Joel Hale, Treasurer, to present the minutes of the 68th Annual Meeting (held April 17, 2021) for approval. James Crittenden, member, made a motion to dispense with the reading of the minutes and approve them as printed. Lanet Crittenden, member, seconded the motion, and the motion carried without objection. Ms. Jamerson noted that these minutes would become part of the permanent file and available for future review.

Mrs. Jamerson then proceeded with the introductions of our current Board of Directors. The Directors in attendance included: Wilma Jamerson from Longview, Texas; Maylene Neal from Nacogdoches, Texas; Bobby Moore from Laneville, Texas; Dr. Rutledge McClaran from Marshall, Texas; Dr. Marty Warren from Longview, Texas; Vince Huerta from Tyler, Texas; and Joel Hale from Henderson, Texas.

After releasing the Chair to Vice-Chairperson, Vince Huerta, Mrs. Jamerson then presented the Board of Directors' Report. The entire Board of Directors' Report was included in the Annual Meeting brochure. It focused on the successes of East Texas Professional Credit Union in 2021. She further stated that East Texas Professional Credit Union, with dedication from its Board of Directors, management and staff, is well positioned to overcome any challenges and seize any opportunities that arise in 2022. Upon completion, she asked for any questions to be voiced. Hearing none, she submitted the report as part of the permanent Annual Meeting file and resumed the Chair.

Mrs. Jamerson then called on Byron Norton, President/CEO, to present the President's Report. Mr. Norton read the report that was included in the Annual Meeting brochure. He gave the state of the Credit Union address, and his commitment to our members for 2022. Upon completion, he asked for any questions to be voiced. Hearing none, he submitted the report to become part of the permanent Annual Meeting file.

Mrs. Jamerson called on John Griffin, Senior Vice-President/ Lending Operations Manager, to present the Credit Committee's Report. The report reflected 14,526 loans granted to members, constituting a total amount financed of \$280,409,203. Total loans outstanding increased by over \$18 million for the year. Time was allowed for any questions to be voiced. Hearing none, Mr. Griffin submitted the report to become part of the permanent Annual Meeting file.

Mrs. Jamerson then called on Debbie Pearce, Senior Vice-President/Accounting Manager to present the 2021 Year-End Financial Review. She gave a brief review of the Statement of Financial Condition. Time was allowed for any questions to be voiced. Hearing none, she submitted the report to become part of the permanent Annual Meeting file.

At this time, Mrs. Jamerson called on Treasurer, Joel Hale, to present the Audit Committee's Report for 2021. The report noted that the Texas Credit Union Department (TCUD) conducted its annual exam as of September 30, 2021. In addition, the accounting firm Doeren Mayhew performed an independent audit as of September 30, 2021. Each closely reviewed all areas of operation and found the Credit Union to be in excellent financial condition. Doeren Mayhew also conducted an Annual Automated Clearinghouse (ACH) Audit as of October 15, 2021. Internal audits and compliance audits were conducted quarterly in order to ensure safety and soundness as well as general compliance with federal and state regulations. Time was allowed for any questions to be voiced. Hearing none, he submitted the report to become part of the permanent Annual Meeting file.

Mrs. Jamerson then asked if there was any unfinished business. Hearing none, she asked if there was any new business, other than the election of the board members. Hearing no further business, Mrs. Jamerson called on Marilyn Griffith to present the Nominating Committee Report. Those members who served on the 2022 Committee were Marilyn Griffith, Jeretta Thompson and Eddie Cannon. The Committee met on Tuesday, February 22, 2022, to select a slate of nominees to present as candidates to serve on the Credit Union's Board of Directors. The Committee voted unanimously to re-nominate Dr. Rutledge McClaran, Bobby Moore and Maylene Neal. At that meeting, they also named Ms. Griffith as Nominating Committee Chairperson, and Ms. Thompson as Vice-Chairperson. On behalf of the Nominating Committee, Ms. Griffith submitted the names of Dr. Rutledge McClaran, Bobby Moore and Maylene Neal for consideration and approval. Time was allowed for any questions to be voiced. Hearing none, Mrs. Jamerson proceeded with the elections.

Mrs. Jamerson asked those present three (3) times for any other nominations from the floor. Hearing none, she declared the nominations closed. Jeannie Rodriguez, member, then made a motion to accept the slate of candidates by acclamation. George Shankle, member, seconded the motion. The motion carried by a voice vote, with no opposing votes being cast. Mrs. Jamerson then recognized Dr. Rutledge McClaran, Bobby Moore and Maylene Neal as re-elected board members, each to serve an additional three-year term.

Mrs. Jamerson then allowed time for any further business to be introduced. Hearing none, she declared the business portion of the meeting adjourned at approximately 2:28 p.m.

Cash prizes were then handed out at the conclusion of the meeting. There were a total of one hundred eighty (180) members in attendance.

# BOARD OF DIRECTORS' REPORT

Welcome to the 70th Annual Meeting of East Texas Professional Credit Union.

I'd like to take this opportunity to thank my fellow Board members for their continual commitment and service to ETPCU. Their dedication has contributed greatly to its overall success. I also want to thank you, our members, for your unwavering loyalty and commitment to East Texas Professional Credit Union.

The continued success of the Credit Union allows us to offer a wealth of savings tools, financial products, and services that enhance your life, improve our delivery channels, and expand our outreach in the community. By exercising sound business and service strategies, ETPCU strives to help you navigate your life-cycle challenges, endure uncertain economic periods, and recognize the true benefits of your membership with the Credit Union.

As shown in the Annual Report, despite all the economic challenges and obstacles that presented in 2022, the Credit Union had an exceptional year and performed well. Last year, the Members and Owners of this institution borrowed more than \$358.2 million with the number of new loans booked surpassing 16,200. Of those loans, 379 were home loans (totaling \$62.5 million) and 7,245 were vehicle loans (totaling \$235.8 million). The median delinquency ratio continued to remain low at an impressive .12 percent, which is a direct reflection of the steadfast dedication that all of you have toward fulfilling your financial obligations with ETPCU.

Since its inception in 1953, East Texas Professional Credit Union has persevered through every challenge and adapted with every change brought to its doorstep and this past year was no exception; 2022 was a year full of growth and opportunity. The merger with North East Texas Credit Union in early July, marked ETPCU's largest merger to date, adding six new branch locations in the northeast Texas area with over 15,000 new members. The Credit Union staff and management team worked tirelessly to ensure that our members continued to receive quality service throughout the transitional period.

I am also pleased to announce that construction of our new administration building was completed in January 2023. This new facility provides a centralized location for our entire administrative staff improving efficiency, enhancing member service, and ultimately allowing ETPCU to focus on pursuing future growth opportunities. While 2023 will undoubtedly present its own set of challenges, let me assure you that we are well-positioned to overcome any obstacles, and seize all opportunities, that arise.

In closing, let me express my confidence in the leadership of Byron Norton, the guidance of our esteemed Board of Directors, the commitment of our dedicated staff, and the support and loyalty of our more than 96,000 members. I look forward to another successful year for the Credit Union and we thank you for continuing to make ETPCU your financial institution of choice. I wish you all the best for 2023!

## PRESIDENT'S REPORT

Good afternoon, members and friends, and welcome to our 70th Annual Meeting of East Texas Professional Credit Union (ETPCU). My name is Byron Norton, and for the last nineteen years I have had the honor of serving as President and CEO of this great institution.

Since 1953, ETPCU has stood tall and risen to the occasion meeting every trial and challenge that the financial services industry has faced. While 2022 had its own unique set of challenges, ETPCU continued to work diligently to provide a safe and secure place for East Texans to borrow and save. ETPCU remains focused on improving the financial well-being of our members, while maintaining the long-term financial stability of the Credit Union both today and in the future.

Our hard work and efforts in 2022 did not go unnoticed, as East Texas Professional Credit Union was named the number one credit union in the state of Texas, and the fourth-ranked credit union in the United States, by S&P Global Market Intelligence. To compile the rankings, S&P Global calculates scores for each U.S. credit union based on five significant measurements in comparison with industry standards: member growth; loans per member; net worth as a percentage of total assets; loan delinquency ratio; and return on average assets. It is truly a privilege to be recognized both statewide and nationally with these esteemed honors.

During our 70-year history, ETPCU has operated with conservative management principles designed to provide one of the top-rated and safest financial institutions in the United States. Our roots extend back to 1953, when thirteen East Texas teachers shared a vision for providing trusted financial services to members of modest means. Our identity is built on a legacy of dependable financial solutions for our members and the East Texas Community. The following facts speak to the strength of East Texas Professional Credit Union:

- There are currently 9,458 Weiss rated banks and credit unions in the United States.
- Of those 9,458 financial institutions (F.I.'s) only 58; 21 banks and 37 credit unions, share the honor and distinction of holding the highest Weiss Rating of "A+ Excellent". <https://weissratings.com>

# PRESIDENT'S REPORT (CONT'D)

- “A+ Excellent” rated financial institutions are defined by Weiss Ratings as: An institution offering excellent financial security. These financial institutions have maintained a conservative stance in their business operations and underwriting practices as evidenced by a strong equity base, high asset quality, steady earnings, and high liquidity.
- East Texas Professional Credit Union (ETPCU) is proud to be among this select group of 58, A+ rated financial institutions, and has held this distinction for more than a decade. This distinction establishes ETPCU as a Top 1% rated credit union in the United States.
- ETPCU enjoys a 10 out of 10 score in Asset Quality, Capitalization, Earnings, and overall Stability.
- In addition, Federal Regulators have determined that a 7.0% Base Capital Ratio and a 10% Risk Based Capital (RBC) rating are the benchmarks defining a well-capitalized financial institution. ETPCU's current Capital ratio is 17.5% and our Risk Based Capital ratio is 33.49%, which is more than twice the current base capital requirement and more than three times the Risk Based Capital requirement, placing ETPCU second in the nation for all credit unions.

Throughout the Great Recession, the Pandemic, and now the current Banking Crisis, East Texas Professional Credit Union has been a safe harbor for our members. The Board of Directors and management team will continue to manage our credit union with the conservative principles that have led to the Credit Union being recognized both statewide and nationally for its financial stability and consistent strong performance.

I would like to recognize both our Board of Directors and our Management Staff for their leadership, dedication, and passion for the credit union movement. We continually look for better ways to serve our membership and are humbled by the trust that you place in us collectively.

As the Annual Report reflects, East Texas Professional Credit Union significantly outperformed the industry once again during 2022. Our primary goal is to provide our membership with the highest quality of member service while ensuring your credit union remains financially healthy and well positioned to continue leading the way in East Texas. We focus on offering our members competitive rates on their loans and deposits, and we continue to work to reduce or eliminate fees wherever possible. Some of the highlights of this year's report include:

- The number of primary accounts increased from 78,547 to 96,035 members representing a year-over-year membership growth of 22.26%.
- As our membership grows, so do our assets and in 2022, we saw our assets grow from \$ 963,213,382 to \$1,179,947,147, an increase of \$216.7 Million or 22.5 %.
- Our loan portfolio grew from \$509.3 Million to \$695.5 Million, an increase of \$186.1 Million or 36.5% while combined asset quality improved by 20 basis points, moving down from a combined index of 43 bps to 23 bps.
- Capital equates to financial strength and in 2022, ETPCU's capital grew from \$170.2 Million to \$197.8 Million, an increase of \$27.6 Million or 16.2%. Your Credit Union remains well capitalized and East Texas Professional Credit Union is proud to once again be rated A+ by Weiss Ratings, an honor shared by only 58 financial institutions in the U.S. ETPCU also received a five-star rating, the highest awarded, by Bauer Financial Ratings for the twentieth consecutive year.
- During 2022, we implemented new technologies to both improve and enhance product and services and to expand our membership which included:
  - Upgraded our phone system adding pre-queue balances, outside IVR transfers, Member Call Back - reserve your place in line so you no longer are required to wait on hold.
  - ETPCU completed our legal merger agreement with North East Texas Credit Union, which resulted in the addition of six new Branch locations located in Diana, Daingerfield, Mt. Pleasant, Hughes Springs, and Jefferson and eight new ATM locations.
  - Opened a second branch location in North Marshall across from Walmart on Hwy 59.
  - Completed construction of a 47,000 sq ft Administration Building and a new Data Center located at 5000 E George Richey Road. (Please mark your calendars, you are all invited to our Open House scheduled for April 28th and 29th.)
  - Added Contactless Debit Cards featuring “Tap” functionality at the P.O.S.
  - Added Member to Member Transfer within Mobile and Internet Banking.
  - Added Meridian Link Loan Products to improve the ease and efficiency of processing loan requests.

At ETPCU, we also have a strong commitment to giving back to the community by fostering economic and social well-being, as well as encouraging our members to improve their financial health. ETPCU employees volunteered for many non-profit organizations across East Texas in 2022. Staff members graciously donated hundreds of hours of service in volunteer work throughout the course of the year. ETPCU sponsored and supported numerous community events such as:

# PRESIDENT'S REPORT (CONT'D)

## Kindness Crew Events

- Fulfilled the Christmas wish lists of 70 East Texas children.
- Delivered ice cold water to those working outdoors during the July summer heat.
- Hosted a Financial Reality Fair at Northeast Texas Community College in Mt. Pleasant.
- Sponsored the 85th East Texas Yamboree School Parade and rode in the Gold Star Chuck Wagon in the parade.
- Sponsored and attended the Titus Regional Medical Center Baby Fair
- Served the Ore City area for three days providing free lunch for the community in the aftermath of the damaging tornadoes.
- Delivered gift cards to Gilmer ISD to help families within the district that were displaced by the tornadoes.
- Assisted North East Texas Credit Union at their Mad City Reality Fair for area high school seniors.

## Other Events Attended

- Kilgore Christmas Parade – served 15 gallons of FREE hot chocolate to parade goers.
- Thanksgiving Food Drive – sponsored a food drive in all offices / food was donated to local food banks.
- Trick or Treat in Downtown Kilgore Halloween event – provided thousands of pieces of candy to trick or treaters.
- Gilmer Treat on the Square Halloween event - provided thousands of pieces of candy to trick or treaters.
- East Texas Crisis Center and UT Tyler Trunk or Treat event in Tyler – provided games and candy to trick or treaters.
- Daycares trick or treated at Longview Loop office.
- Hosted member appreciation days in all office locations - April and October
- Member Appreciation Cookout at Longview Loop - October
- Hosted free shred day in Longview Loop - April and October
- Flu shot clinic Longview Loop – October
- Pep Rally Tour '22 - attended and sponsored Coach of the Week and Teacher of the Week

Gladewater Bears	Gilmer Buckeyes	Pine Tree Pirates
Hughes Springs Mustangs	White Oak Roughnecks	Grace Community Cougars
Carlisle Indians	Ore City Rebels	Tatum Eagles
Union Grove Lions	Alba Golden Panthers	Joaquin Rams

- Sponsored and cooked for Hallsville Community Pep Rally
- Sponsored Panola County Senior Expo
- Back to School Events – provided breakfast and lunch to over 18 schools.
- Texas Public Schools Week – sponsored and celebrated events at over 50 school campuses
- Sponsored Hallsville Veterans and First Responders Banquet
- Sponsored Rusk and Gregg County Peace Officers Association Back the Blue Tournament
- Sponsored Hallsville State of the City and Awards Banquet
- Sponsored Gilmer Top Ten Percent Banquet
- Sponsored Carthage ISD Financial Expo
- Sponsored Centurion's Club – Giants of the City Awards
- Casa Shoe Drive – collected over 360 pairs of new shoes for children in Foster Care
- Sponsored Kilgore Area Chamber of Commerce Annual Banquet
- Sponsored Kilgore College Foundation Martin Luther King, Jr. Dual Credit Scholarship Breakfast
- Sponsored City of Longview Benefits Fair
- ETPCU also sponsored and taught more than 42 financial literacy classes for area students. Our financial literacy program, know as our F.I.T. Program, is designed to provide students the essential knowledge of how to navigate financial decisions throughout their lives.
- ETPCU awarded 15 local scholarships during 2022 to outstanding student Members to assist them with the costs associated with obtaining a higher education.
- Donated to more than 100 additional organizations and events throughout East Texas.

We believe helping our neighbors, and working with local organizations, across the many communities we serve is a prerequisite for being a premier financial institution. Giving back is one way of showing our appreciation for the continued support of our membership.

In closing, I'd like to express my extreme confidence in the guidance and wisdom shown by our Board of Directors. I fully applaud the hard work and dedication of our strong management team and capable staff, and I fully appreciate the loyalty and support given to us by our 96,000 Member Owners who have chosen East Texas Professional Credit Union as their financial institution of choice. While we look back and celebrate our accomplishments in 2022, we want our members to know that ETPCU stands ready and well positioned to face both the challenges and opportunities that 2023 may bring.

Once again, I want to express my gratitude for your trust, confidence, and your continued support, and I wish each of you the very best that 2023 has to offer.

# CREDIT COMMITTEE'S REPORT

It is my pleasure to present to you the Credit Committee's Report for 2022. During the course of the year, there were 16,288 loans granted to members, constituting a total amount financed of \$358,235,766. Loans increased by more than \$186.1 million overall which includes \$89.9 million from the merger with North East Texas Credit Union and \$96.2 million in organic growth. The Indirect Lending loan portfolio saw the largest net increase at more than \$59 million for the year.

An analysis of the Credit Union's loans outstanding as of December 31, 2022 is evidenced below.

2,212	New Vehicle Loans	\$65,400,446
11,170	Used Vehicle Loans	\$188,300,394
2,205	New Vehicles - Indirect Financing	\$75,710,715
3,077	Used Vehicles - Indirect Financing	\$78,896,422
2,177	Real Estate Loans (includes HI and HE Loans)	\$208,312,764
148	Commercial Loans	\$18,196,041
7,207	Credit Cards/Lines of Credit	\$9,516,286
9,080	All Other Personal Loans	\$51,267,782
<b>37,276</b>	<b>Total Outstanding Loans*</b>	<b>\$695,600,850</b>

*Total Outstanding Loans includes Allowance for Loan Loss and Repossessions and excludes Dealer Reserves	Allowance	\$1,188,293
	Dealer Reserves	(\$1,617,956)
	Repossession	\$453,424

John Griffin, Senior Vice President of Lending Operations

## STATEMENT OF FINANCIAL CONDITION

AS OF DECEMBER 31, 2022 - AFTER CLOSING

### Current Assets

	2021	2022
Loans	\$509,977,608	\$696,627,011
Allowance for Loan Loss	(\$1,232,608)	(\$1,188,293)
Net Loans	\$508,745,000	\$695,438,718
Cash And Investments	\$389,827,077	\$375,471,670
Fixed Assets	\$23,655,338	\$37,048,169
Other Assets	\$40,985,968	\$71,988,589
<b>Total Assets</b>	<b>\$963,213,382</b>	<b>\$1,179,947,147</b>

### Current Liabilities

Accounts Payable & Other Liabilities	\$10,542,319	\$20,544,411
Shares	\$334,555,017	\$449,131,470
Member Deposits	\$449,141,054	\$513,686,749
Equity		
Reserves	\$12,435,322	\$12,435,322
Capital Acquired	\$4,781,292	\$20,823,249
Undivided Earnings	\$151,594,788	\$164,720,091
AFS	\$163,591	\$(1,394,147)
Total Equity	\$168,974,993	\$196,584,516
<b>Total Liabilities &amp; Equity</b>	<b>\$963,213,382</b>	<b>\$1,179,947,147</b>

# AUDIT COMMITTEE'S REPORT

East Texas Professional Credit Union has a foundation of sound business practices and procedures. Annual examinations and audits of our operations provide valuable insight in maintaining these strong financial policies.

The Texas Credit Union Department (TCUD) conducted an annual exam as of December 31, 2022. In addition, the accounting firm Doeren Mayhew performed their regulatory required independent audit as of September 30, 2022. All areas of operation were closely reviewed and found the Credit Union to be in excellent financial condition. The Board reviewed the written reports of the findings, and any exceptions were noted and corrected accordingly.

An Annual Account Verification was conducted to ensure the accuracy of our member records. Random notices were sent as of June 30, 2022, asking members to review their accounts. Discrepancies were to be reported directly to Doeren Mayhew.

An annual automated clearing house (ACH) audit as of December 31, 2022, was conducted by Doeren Mayhew. In addition, internal audits and compliance audits were conducted quarterly to ensure safety and soundness as well as general compliance with federal and state regulations.

Dr. Marty Warren, Secretary

## BOARD OF DIRECTORS

Joel Hale  
Chairperson  
Term Expiration: 2023

Maylene Neal  
Treasurer  
Term Expiration: 2025

Debbie Martin  
Board Member Nominee  
Term Expiration: 2025

Kay Stewart  
Board Member Nominee  
Term Expiration: 2023

Vicente Huerta  
Vice - Chairperson  
Term Expiration: 2024

Wilma Jamerson  
Director  
Term Expiration: 2024

Donna Porter  
Board Member Nominee  
Term Expiration: 2025

Theresa Sparks  
Board Member Nominee  
Term Expiration: 2023

Dr. Marty Warren  
Secretary  
Term Expiration: 2024

Dr. Rutledge McClaran  
Director  
Term Expiration: 2023

Harold Whitaker  
Board Member Nominee  
Term Expiration: 2024

## SENIOR MANAGEMENT

Byron Norton  
President/CEO

Keitha Nilsson  
Senior Vice President  
Branch Operations Manager

Doug Martin  
Vice President  
Indirect Lending Manager

Kerri Dalme  
Senior Vice President  
Branch Operations Manager

Debbie Pearce  
Senior Vice President  
Accounting Manager

Meagan Staples  
Vice President  
Human Resource Manager

John Griffin  
Senior Vice President  
Lending Operations Manager

Kelly Evans  
Vice President  
Account Resolution Manager

Kevin Wasson  
Vice President  
Information and Technology

Scot Haines  
Senior Vice President  
Operations Manager

Greg Jeffery  
Vice President  
Branch Operations Manager

# NOMINATING COMMITTEE REPORT

Good afternoon. My name is Joanna Luna. I was honored to serve on the 2023 East Texas Professional Credit Union Nominating Committee, alongside Mike Wiley and Chante Davis. Our meeting was held on Friday, March 3, 2023, at the ETPCU Administration Building in Longview, TX. At that meeting, Chante Davis agreed to serve as Chairperson of the Committee, and I agreed to serve as Vice-Chairperson.

Our Credit Union Board of Directors is currently composed of eleven individuals. Each Director is responsible for serving a staggered three-year term, with three to four directors eligible for re-nomination or replacement each year. Our job, as the Nominating Committee, was to select a slate of Members to present to you as candidates to serve on the East Texas Professional Credit Union Board.

The Board member whose term expires at today's meeting is Joel Hale. In addition, Debbie Martin, Donna Porter, Harold Whitaker, Kay Stewart, and Theresa Sparks were appointed to serve on the Board until the 2023 Annual Meeting. Each has expressed their desire to serve an additional term and has returned an application for the Committee to review.

Throughout the course of our meeting, all applications were reviewed and discussed. The qualifications to serve, the amount of volunteer time committed, and the training required to be a Board of Director was disclosed. The current geographical makeup of the Board was also examined.

After review, the Committee voted unanimously to renominate the Director whose term expires at this year's Annual Meeting, and to endorse each of the Directors who were appointed by the Board to serve until the 2023 Annual Meeting.

Therefore, as Vice-Chairperson of the 2023 Nominating Committee, I submit the following nominations for Member approval:

- Joel Hale
- Debbie Martin
- Donna Porter
- Harold Whitaker
- Kay Stewart
- Theresa Sparks

Joanna Luna  
2023 Nominating Committee Vice-Chairperson

