

President's Report

On behalf of the staff and management of TSF Community Credit Union, welcome to the 69th annual membership meeting. As indicated by our chairman, George White, we did have a great year. We are excited for the coming year and the opportunities it will present.

In staff changes this year we said goodbye to Barbara and wished her well as she moved to Missouri.

Charles Caughlin retired at the end of December. Best of luck to him as he enters this next phase of life.

We are fortunate to hire Lathe' Owens as CFO. Lathe' comes to us with 17 years' experience in all phases of accounting. We also welcomed to the board, Guy Fowler, Randy Dozeman, and John Conner.

As member owners of TSF Community Credit Union you are an integral part of our success. Your loyalty and dedication to this financial institution is humbling and much appreciated. Your continued involvement with referrals of family and friends will support our efforts for growth. Help us spread the word, TSF Community Credit Union is number one in Central Texas. "Not a Member? You Can Join"

All the Best,

Mike Hamby, President / CEO