

2015 Chairman of the Board Report



It gives me great pleasure to welcome you to the 61st annual meeting of Community Service Credit Union. I am proud of and humbled by the level of trust you have placed in me and my fellow board members.

In fact, I'd like to take this opportunity to thank my fellow board members for their dedicated service, commitment, and passion, because they have contributed greatly to the success of the credit union.

Your ongoing participation in Community Service Credit Union means that we will remain in a strong financial position to continue meeting your financial needs.

Bylaw Amendments

Due to increased demand by consumers for a choice in the banking services they have access to and a true need identified in our rural surrounding counties, I am pleased to report that the credit union has expanded the field of membership to include those who work, reside, attend school or worship in Trinity and Madison Counties and portions of Grimes and San Jacinto counties through 4 bylaw amendments approved by the Texas Credit Union Department in late 2014 and early 2015.

Senior Management of CSCU consists of our CEO, Brenda Hooker, CFO, Patsy Lindamood; and a vacancy in the position of VP of Lending.

By exercising sound business and service strategies, we can help you navigate your life-cycle challenges, weather these uncertain economic periods, and recognize the true benefits of your membership. We hope and plan for a bright future for us all, and in reaching for the stars, we want to look at new and better ways of defining and redefining our success as we grow and learn and change.

As our Mission Statements proclaims, Our Mission is To be your financial partner for life.

We offer the Expeditions suite of products to individuals from age 11 to 17 so they can begin to learn money management skills at a young age, as well as have a trusted financial partner to turn to as the years go by;

We want to continue to offer services that allow for the most efficient and safe use of technology available, placing access and control of your accounts in your hands, day or night;

We want to be a knowledge hub that places the credit union at the center of our members' financial lives by allowing them to trade peer advice and insights about budgeting, buying, borrowing, retiring, and saving.

My friends, with the continued success of CSCU, we can offer a wealth of financial tools and other financial products and services that enhance your life, improve our delivery channels, and expand our outreach in the community and beyond.

In closing, let me express my confidence in the leadership of Brenda Hooker, the guidance of our esteemed board of directors, the commitment of a dedicated staff, and the support and loyalty of our members. And let me also assure you that Community Service Credit Union is well positioned to face any challenge and seize any opportunity that presents itself in 2015.

Thank you ladies and gentlemen, and all the best for the coming year!

A handwritten signature in black ink that reads "Wayne Smith".