

85th Annual Meeting Agenda

Welcome

Kelly Rhinehart, President

Blessing

Julie Brown, HR Manager

Dinner

Honorary Guests

Brian Abram representing
Congressman Nick Langworthy,
City of Dunkirk Mayor Kate Wdowiasz,
Chautauqua County Executive PJ Wendel

Declaration of Quorum

James Kianos, Secretary

84th Annual Meeting Minutes

Brittney Quattrone, recording Secretary

Moment of Silence

James Kianos, Secretary

Nominating Committee Report

Lori FitzPatrick, Chairperson

Treasurer's Report

Maureen Langebartel, Treasurer

Supervisory Committee Report

Karen Bifaro, Chairperson

Scholarship Presentation

Julie Brown, HR Manager

CEO/Manager's Report

Kelly Haaksma, CEO

President's Report

Kelly Rhinehart, President

Unfinished Business

New Business

Adjournment

Prize Auction

Welcome 414 Members!

ages 19+

May 2024 - April 2025

SUSAN A.	JESSICA B.	COURTNEY D.	MARSHALL G.	JESSE K.	MINELIS M.	SARAH P.	CASSANDRA R.	JADYN T.
ERICA A.	KRISTOPHER B.	BRITTANY D.	AMANDA G.	JOHN K.	JORDAN M.	DESTINY P.	BEATRICE R.	JOSEPH T.
NOLAN A.	GARY B.	MARY JANE D.	CARRIEANN H.	LESLIE K.	JUDITH M.	STEPHEN P.	KAYLEE R.	BLAKE T.
PATRICIA A.	KEVIN B.	ALICE D.	JEFFREY H.	JEREMIAH K.	CARLOS M.	TORI P.	SHAROYN R.	CLIFTON T.
HECTOR A.	JEREMY B.	JULIE D.	CHRISTY H.	MICHELLE K.	TERESA M.	KEVIN P.	CARMEN R.	STACEY T.
NANCY A.	JUSTIN B.	JASMINE D.	JAZMYN H.	ANTHONY K.	SHERRI M.	MICHAEL P.	JOSHUA R.	BILLY JO T.
JONATHAN A.	JAMES B.	MILDRED D.	JAYDEN H.	JOSE L.	DESTINEY M.	JACQUELINE P.	MICHAEL R.	WILLIAM T.
GARY A.	MICHAEL B.	KAITLYNN D.	PEGGY H.	CHRISTOPHER L.	RICHARD M.	YALEENE MARIEL P.	NANCY S.	CHRISTOPHER T.
TALIA A.	JOSE C.	LYNNE D.	COLTON H.	DAVID L.	MATTHEW M.	JOSHUA P.	CAMERON S.	PEDRO T.
CYNTHIA B.	JUDY C.	KARA D.	SHELBY H.	BARBARA L.	LYNN M.	MATTHEW P.	ARACELIS S.	DOMINGO T.
GEORGE B.	THALIA C.	MAUREEN D.	JOSHUA H.	KEVIN L.	ALLEY M.	NICHOLAS P.	ALBA S.	JAVIER T.
DAVID B.	NATHAN C.	NATALEE D.	MILES H.	DAWN L.	WALDEMAR M.	SHAVONNE P.	GILBERT S.	JUAN T.
KIMBERLY B.	KENYA C.	JACK D.	SUMNER H.	JOHN L.	YANELEEN M.	JOHN P.	KAYLA S.	VINA T.
ANA B.	SARA C.	ASHLEY D.	FREDERICK H.	ELIZABETH L.	CHRISTOPHER M.	MASON P.	SAMANTHA S.	DONALD T.
THOMAS B.	GOVITZA C.	AGLA E.	RICHARD H.	LENNART L.	NICOLE M.	ABIGAIL P.	JOSHUA S.	STANLEY T.
JAMES B.	AMISADAY C.	SEAN E.	DYLAN H.	LINDA L.	JULIE M.	ADRIENNE P.	KEVIN S.	KRISTINE U.
MELISSA B.	BARBARA C.	COREY E.	DEANA H.	EMMITT L.	WESLEY M.	AUDREY P.	MEGGIAN S.	JILLIAN V.
DANALIS B.	JOHN C.	IAN E.	MAKAYLA H.	CALEB L.	CHAD M.	ETHAN P.	ZACHARY S.	PORFIRIO V.
THOMAS B.	DAVID C.	KABIN E.	MICHELE H.	DONTAE L.	MAGALY M.	CHARLES P.	DANIEL S.	JUAN V.
VINCENT B.	DARRYL C.	DIMARIZESQUILIN E.	SHYANN H.	CHRISTOPHER L.	ERIN N.	GERARD R.	KURTIS S.	NANCY V.
STEVEN B.	RIK C.	ASHLEY E.	DYLAN H.	CHRISTOPHER L.	JOHN N.	CRYSTAL R.	ALLYSSA S.	JILL V.
ADAM B.	JOSDIEL C.	EDWARD F.	KATHLEEN L.	SHEILY L.	RACHEL N.	SHARON R.	ADAMARIS S.	LACEY V.
CARLOS B.	GEORGE C.	DAKOTA F.	JOSE I.	MARANDA L.	MIGUEL N.	SHIANNE R.	PRESTON S.	KRISTIE V.
JOSHUA B.	EMMA C.	SEBASTIAN F.	JOSHUA J.	RICHARD L.	PETER N.	DANIELLE R.	CARL S.	SCOTT W.
LINDA B.	VIDAL C.	FREDDY F.	CAMDEN J.	GRACIELA L.	MIGUEL O.	AMY R.	CHELSEA S.	CALEB W.
KATHERINE B.	MIGUEL C.	ERIKA F.	KRISTEN J.	ELIZABETH L.	MCKAYLA O.	DONALD R.	ASHLEE S.	TYANNIA W.
JOYCE B.	OSCAR C.	EMILY F.	MIGUEL J.	ANNE L.	NICHOLAS O.	REBEKAH R.	JACOB S.	JASON W.
MATTHEW B.	KIORALYS C.	RYAN F.	JUSTINE J.	CRAIG L.	HEYCHA O.	ANGELA R.	OWEN S.	JOY W.
SUSAN B.	PEDRO C.	WIGBERTO G.	SANDA J.	PAULA M.	JEREMY O.	SAMUEL R.	DANNY S.	CHELSEA W.
KATHRYN B.	PEDRO C.	ELIZABETH G.	CELINE J.	JOSUE M.	CAITLIN O.	TYLER R.	JULIEN S.	DANIEL W.
BRENDAN B.	PERSCILA C.	CHRISTINA G.	SCOTT J.	COLLEEN M.	TAMMY O.	CATALINA R.	GRACIELA S.	GORDON W.
DIANE B.	OMAR C.	THOMAS G.	JAMISON J.	LUIS M.	VERONICA O.	KIMBERLY R.	LAURA S.	THADDEUS W.
THERESA B.	COLTON C.	JOSHUA G.	MELISSA K.	JERRICAM.	ASHLEY O.	CRISTIAN R.	MICHAEL S.	MARK W.
STEVEN B.	ROSE C.	AMY G.	DANIELE K.	JYELAH M.	ALANA O.	ARTURO R.	LAURA S.	ALEXIS W.
AMY B.	TIFFANY C.	ANDREW G.	ISAIAH K.	BRANDY M.	GILBERTO O.	CYNTHIA R.	JEFFREY S.	TAMMY W.
VINCENT B.	NATHAN D.	LEILANI G.	TAMMY K.	JENNIFER M.	TERESA O.	CRYSTAL R.	NAKITA S.	BEATRICE W.
CARLIE B.	ALEXANDRIA D.	WALINES G.	MARIAN K.	ALAINA M.	PASCUAL P.	DISMARY R.	TANYA S.	MADELINE W.
IRIS B.	JASON D.	CRISTOFFEL G.	EILEEN K.	MICHAEL M.	GLORIA P.	SIOMARA R.	BRENDA S.	DIANNE W.
MONICA B.	RONALD D.	JEAN G.	DONALD K.	DAKOTA M.	GIAN P.	CARLOS R.	SHANNON S.	RANDY W.
ROBERT B.	TIMOTHY D.	DEBORAH G.	MICHELLE K.	JOHN M.	ILIANNAKATERYN P.	EDGARDO R.	MICHELLE S.	BRENDA W.
NANCE B.	LUZ D.	THOMAS G.	LYNN K.	XAVIER M.	ALEX P.	LAURA R.	JOHN S.	CHRISTOPHER W.
EMILY B.	STACY D.	JOSEPH G.	ERIC K.	JASON M.	JOSEPH P.	JOSEPH R.	STEVEN S.	ROXANNE W.
JESSIE B.	WILFREDO D.	ARTHUR G.	RENYA K.	RANDY M.	ALEXANDER P.	MARCUS R.	ALEXANDER S.	KENT Y.
CASEY B.	WILMARY D.	MARK G.	LATOYA K.	DAWN M.	THOMAS P.	EDNA R.	AMY S.	KATHERINE Z.
BRIAN B.	TRISHA D.	MAKAYLA G.	KOLLON K.	YAHAIRA M.	ERICA P.	JESSICA R.	ADRIAN S.	WALTER Z.
DEREK B.	MARIA D.	BRIANA G.	LAUREN K.	WILMER ALEXIS M.	BRIAN P.	JULIE R.	COURTNEY T.	BRENNAN Z.

Welcome 136 Youth Members!



May 2024 - April 2025

LILITH A.	EVAN D.	DELANEY K.	CHRISTOPHER M.	ISABELLA R.	JEREMIAH S.
JACK A.	DANIEL D.	LEVI K.	VIVIAN M.	VINCENT R.	PONOVAN S.
ARLINGTON A.	TIMOTHY D.	COLEMAN K.	HANAN M.	LOLITA R.	GRACE S.
SCOTT B.	MADISYN D.	MORGANNE K.	MADELINE M.	EMMA R.	LAVRYNN S.
EMBERSEN B.	MAKAYLA E.	JAYDEN K.	GWENDOLYN M.	WILSON R.	CHASE S.
JACOB B.	TIMOTHY E.	GAVIN K.	JETT M.	WILSMARIE R.	AMELIA T.
YANKEILYS B.	OAKLYNN F.	COPY KENT	EVE O.	TONI R.	MAKYIA T.
TRESTIN B.	ZASHA F.	PAIGE K.	ZANDER P.	IVAN R.	GIONNI T.
HOLLEY B.	LEONERIS F.	LILY K.	JONIEL P.	CARTER R.	QUINTON T.
HAILEY B.	ALEXIS F.	MAREN K.	GRACIE P.	CHARLEIGH S.	JUSTICE T.
JULIAN C.	NORA F.	CLARA K.	DAVID P.	ROMEO S.	CAPENCE T.
NATHAN C.	ETHAN G.	AVA K.	THOMAS P.	XAVIER S.	YIZELYS T.
BROOKLYNN C.	SAMUEL G.	ELLIOTT K.	MARTHA P.	PAMIEN S.	CAMRON T.
LUCAS C.	AIDEN G.	NOAH L.	WESLEY P.	BRIANA S.	ANGEL T.
HECTOR C.	ROTCEH G.	MIA L.	EMMORY P.	CONNOR S.	MADALYN T.
BRANSON C.	CARSON H.	CALLIE L.	MCKENZIE P.	NATALYA S.	ETHAN W.
JEPIEL C.	BRADLEY H.	MAGGIE L.	TRISTAN P.	AURORA S.	SHAYLYNN W.
BRYAN C.	CONNER H.	RILEY L.	MASON P.	TYLER S.	IVAN W.
CASSIAN C.	PORCHE H.	DALLAS M.	JAELE P.	COLIN S.	WYATT W.
KREW C.	CHARLES H.	ALEXI M.	AVERY P.	JAYDEN S.	SOPHIA W.
AYSIA C.	MORGAN J.	LOYAL M.	COLLIN P.	ASHLYNN S.	OLIVIA W.
ALEXIS C.	RYLEE J.	ELIJAH M.	GAVIN Q.	KAMERON S.	
ALEXANDER D.	ALEX K.	JEXIONN M.	ARIELLA R.	HANNAH S.	



Declaration of Quorum

Greater Chautauqua Federal Credit Union

84th Annual Meeting Minutes

Kelly Rhinehart, President, welcomed everyone to the 84th Annual Meeting on May 11, 2024 at 7:20pm, introduced himself and proceeded to welcome all our New Members from May 2023 – April 2024. He then called the meeting to order at 7:28 pm.

Darlene Barney, Secretary pro tem, certified a Quorum was present and Kelly Rhinehart continued with the meeting. A motion was made by Darlene Barney and seconded by Becky Mead to dispense the reading of the 2023 meeting minutes. All said aye and the Minutes were accepted as submitted.

A moment of silence was called by Jim Kianos to remember the members who have passed from May 2023 – April 2024. In memory of each deceased member, a donation was made to the JVK Scholarship Fund.

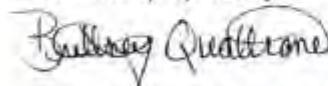
The nominating committee report was given by Lori FitzPatrick, chair. The nominees for the Board of Directors (in alphabetical order) are: Ken Burnett (incumbent), Brian Coffaro (incumbent), Maureen Langebartel (incumbent). Since there were 3 open positions available on the Board of Directors and 3 nominees, there was no need to hold a voting election. Motion was made by Kelly Haaksma to accept the Nominating Report as given and seconded by Amber Conklin. All said aye, and they were accepted as given. Kelly R. asked for a motion and a second for the secretary to cast one ballot for the slate of nominees. Kelly Haaksma made the motion, seconded by Derek DeVlieger. After a voice vote was cast, the motion carried.

The following reports were accepted as read or submitted:

- The Treasurer's Report was given by Maureen Langebartel, Treasurer
- The Loan Officer's Report was submitted by Lori FitzPatrick
- The Supervisory Committee report was given by Supervisory Chairperson, Karen Biffaro
- The 2024 Scholarship Report was given by Julie Brown. Kelly Rhinehart congratulated the scholarship winner in attendance while thanking the parents and families for their continued support.
- The President's Report on the Credit Union Difference was given by Kelly Rhinehart, President
- The CEO's Report on the Greater Chautauqua Difference was given by Kelly Haaksma, CEO

With no unfinished or new business, a motion was made by Branden Johnson and seconded by Jody Radack to adjourn at 8:07pm. Kelly Rhinehart closed the meeting.

Submitted 6/13/2024 by



Brittney Quattrone | Recording Secretary
Greater Chautauqua Federal Credit Union

Let us take this time to remember the Members who have passed on with a moment of reverent silence.

May 2024 - June 2025

Adam Schultz	Ulrika Carlsson	George Prunty	Theresa Kohler
Leo Gagnon	James Jaffray	Todd Elliott	Thomas Tedesco
James Beightol	Herbert Smith	Stanley Johnson	Paul Snyder
David Lloyd	Lou Wineman	Christine Sell	Kevin Cettell
Thomas Gustafson	Thomas Hitchcock	Karen Hilton	Perscila Cosme
Roger Zahm	Donna Crowl	Dennis Lewis	Mark Colburn
Mary Lou Vercant	Alphonse Kwiej	Harry Arrance	Paula Malkowski
Thomas Fisher	Tamera Weise	James Bickhart	Randy Koba
Gayle Hayes	Richard Telford	Luis Soto Vazquez	David Remington
Alma Birath	Norma Colvin	David Rexford	Mark Kirschman
Jeanne Stokes	Stefanena Kysor	Joshua Jaffray	George McKinney
Bruce Isaacson	Leary Walker Sr.	Deborah Rexford	Peggy Hassinger
Nicole Crawford	Kevin Parker	Patricia Huffman	Sharon Scarem
Roger Fye	Robin Kent	Peter Notaro	Marianna Eckholm
Patricia Nelson	Sheridan Brown	Denise Haskins	Carl Hornstrom
David Niedbalski	Linda Calabrese	Darrell Burch	
Philip Nickerson	Angel Velez	Debra Pawloski	

In Memory of each Member, Greater Chautauqua FCU made a donation to the JVK Scholarship Fund.

Board of Director Nominees

*Thank You
for accepting nomination.*



Darlene Barney
(incumbent)



Rodney Kolstee
(incumbent)



Kelly Rhinehart
(incumbent)

Treasurer's Report

Greater Chautauqua FCU Financial Summary as of 12/31/2024.

The Credit Union closed out the year with

- 9,583 in Total Members!
- \$86.3 million in Shares & Deposits!
- \$43.5 million in Loans!
- \$96.46 million in Assets!

- Earned \$5.6 million from Loans, Investments, and Fees
- Operating Expenses totaled approximately \$3.4 million
- \$84,485 was expensed out to cover Loan Losses
- GCFCU paid out \$966,815 to our members in Dividends

After all expenses and dividends were paid, our net income resulted in \$1,199,099.

2024 GCFCU Total Gross Income



The pie chart shows the impact member borrowing has on the credit union's income. Loans account for 47% of our total income which is then returned to our members in the form of lower loan rates, dividends on savings, and outstanding products and services! The credit union continues to provide a safe, convenient place to save and borrow with competitive rates and personal service suited toward your specific needs.

Loan Portfolio

Type of Loan	2024	2024	2023	2023	2022	2022
	Number	Amount	Number	Amount	Number	Amount
Unsecured Loans/Lines of Credit	1879	\$3,092,858	1653	\$2,787,191	1609	\$2,560,141
New Vehicle Loans	94	\$2,613,961	77	\$2,030,906	51	\$971,059
Used Vehicle Loans	1,469	\$22,259,782	1384	\$20,139,768	1278	\$17,123,246
1 st Mortgage Real Estate Loans	205	\$10,121,113	214	\$9,956,090	228	\$10,662,692
Other Real Estate Loans	72	\$1,755,249	57	\$1,021,520	55	\$793,226
All Other Loans	329	\$3,627,062	347	\$3,546,947	352	\$2,953,646
Business Loans	0	\$0.00	0	\$0.00	0	\$0.00
	4048	\$43,470,025	3732	\$39,452,491	3351	\$35,039,072
Courtesy Pay & Negative Shares	349	\$59,972	226	\$29,931	226	\$37,227
Allowance for Loan Loss		(\$395,753)		(\$383,212)		(\$312,265)
Net Outstanding Loans		\$43,529,997		\$39,482,422		\$35,076,299

Loans Granted Five Year History		
Year	Number	Amount
2024	1484	\$19,735,438
2023	1490	\$19,543,078
2022	1406	\$16,706,992
2021	1288	\$15,161,874
2020	1146	\$10,913,754

Five Year Delinquency & Charge-Off History				
Year	Delinquency	Charged Off Amount	Recovery Amount	Net Charged Off Amount
2024	1.34%	\$99,661	(\$36,010)	\$63,651
2023	1.58%	\$103,645	(\$45,488)	\$58,157
2022	1.12%	\$78,362	(\$52,404)	\$25,958
2021	0.64%	\$101,729	(\$68,520)	\$33,209
2020	1.54%	\$127,522	(\$49,853)	\$77,669

Our **Supervisory Committee** acts as an independent body to monitor and evaluate the state of the Credit Union's finances, operations & decisions.

Thank You!



Karen Biffaro
Chairperson



Dale Ricker
Vice-Chairperson



Marsha Butler
Secretary



Becky Mead
Committee Member



Bonnie Larkin
Committee Member

Welcome, Angela Ricotta, the newest Committee Member.

Congratulations 2025 Scholarship Winners!



Greater Chautauqua is awarding **10** College Scholarships totaling **\$5,450** to these bright, hardworking young credit union members! (listed alphabetically)

- **Emiley Anderson** ~ Cassadaga Valley High School
- **Hailey Anderson** ~ Cassadaga Valley High School
- **Peter Felt** ~ Dunkirk High School
- **Max Guzman** ~ Sherman High School
- **Cody Kent** ~ Frewsburg High School
- **Aaliyah Morales** ~ Dunkirk High School
- **McKenzie Pickett** ~ Jamestown High School
- **Emma Turney** ~ Randolph High School
- **Gaberiel Valentine** ~ Dunkirk High School
- **Ethan Vecchio** ~ Silver Creek High School

Congratulations to the **Dale Preiss Community Service Scholarship** Winners, totaling **\$900**!

- **Aaliyah Morales** ~ Dunkirk High School
- **Gaberiel Valentine** ~ Dunkirk High School

Best wishes for continued success as you begin your journey to higher education!
A special **THANK YOU** goes to our Scholarship Applicants & Committee!

FIRST ANNUAL MEETING OF THE CHAUTAUQUA COUNTY
HIGHWAY EMPLOYEES FEDERAL CREDIT UNION
JANUARY 21, 1941



1st Row: Floyd Smith, J. Burdette Reed, Richard Hammarstrom, W. Bruce Chilson, Cyrus Watkins, Robert Howard

2nd Row: Harold Shultz, Lawrence Ransom, Donald Homes, George Smith, Pete Perenguer, Henry Steinhoff, Neil Terry, Abram Smith, Clair Anderson, Allen Wares

3rd Row: Roy Thomas, Floyd Shannon, J. Earl Hewes, Lynn Ransom, Deforest Becker, Richard Homes, Lawrence Leathers, Donald Thorpe, Lawrence Worster

4th Row: Frank Morales, Robert Adams, Vernon McCullor, Walter Reynolds, Neil Merchant, Fred Thompson, Jesse Wester, Herbert Crandall, Arthur Rawlings

5th Row: Frank Maloy, Clyde Steinhoff, George Stiles, Gleason, Inwod, Lavern Graham, Leighton Steinhoff, Laurence Fletcher, Chester Cobb, Charles Parkman, Pery Pattysn

Standing: George Dean

President's Report

People Helping People *of Modest Means*

In the early 1900's, traditional banks were not easily accessible to those in rural communities, and their primary focus was serving the wealthy. Small business owners, farmers, and people of "modest means" had very limited options for borrowing or other financial services. Thus, groups of people who shared a common bond (such as neighbors and co-workers) began pooling their funds together to provide low-interest loans to each other.

Our credit union's original common bond was employment with the Chautauqua County Department of Public Works. Sixty-two employees pledged to deposit one share each, in the amount of \$5 to form the Chautauqua County Highway Employee's Federal Credit Union! Over the last 85 years, we have grown from those initial pledged shares to now, almost \$100 million in assets. This would not have been possible without the men and women who came together in 1940, and all those who have followed their lead - joining the movement, volunteering time, actively participating in, and promoting the credit union's products and services!

An important aspect of our history that facilitated continued growth and stability, came from successful mergers with similar minded credit unions in our area. These included Union National Employees FCU, Falconer Plate Glass FCU, Al Tech FCU, Chautauqua Employees Association FCU, and Valeo Employees FCU. Although, we do not know all their history, we do know that each had the common bond of employment, and were formed based on the cooperative principle of people helping people. All members and volunteers have played an integral part in forming the Greater Chautauqua Federal Credit Union that we are today!

Thank you to the hundreds of **volunteers** over these 85 years, that have served on our board, supervisory committee, credit committee, and in other capacities...even a mailing committee, otherwise known as the "stuffers" in the early days. Their time, talent, cooperation, and desire to help others has been, and continues to be vital to the success of our organization!

Board of Directors



Kelly Rhinehart
President

Thank You!

Board Members



Rod Kolstee
Vice-President



Ken Burnett



Maureen Langebartel
Treasurer



Brian Coffaro



Darlene Barney
Asst. Treasurer



Tammy McCool



James Kianos
Secretary



Tracy Pierce

Respectfully submitted by Kelly Rhinehart

Manager's Report

The Greater Chautauqua *difference*

Ask for
KASASA REWARDS®
It's our superpower.

85 Years of Service!

9,577 Members

*15 Volunteers
30 Employees*

2024 was a record-breaking year!

- \$19.6 Million in new loans disbursed
- \$996,000 paid out in dividends
- Donated well over \$50,000 in monetary + in-kind gifts to local organizations and disaster relief efforts.
- \$1.2 million in earnings



2024 Community Support

- **Donated:** \$37,000+
- **Raised, collected, & donated:** \$13,000+ (hundreds of toys, books, military care pkg items, etc)



GCFCU's Rubber Ducky Race

TOTAL proceeds donated
2016-2019, 2023-2024
\$59,362!



CASA of Chautauqua Co. Pinwheels for Prevention

TOTAL proceeds donated
2019, 2021-2025
\$22,174.78!



2024 KASASA Stats

- **Members earning rewards:** 890
- **Rewards paid out in 2024:** \$119,000+ (Includes Cash Back Rewards, High Interest Rewards & ATM Fee Reimbursements)



2024 Youth Programs

- **2024 Youth Month Prizes:** \$1,300+ ("Get Saving, Get Reading, Get Fit and Give Back")
- **2024 Summer Stash Prizes:** \$250+ (Save to WIN)

Respectfully submitted by Kelly Haaksma

Dedicated Staff

Administrative Office

Kelly Haaksma — Manager / CEO
Lori FitzPatrick — Director of Branch Operations
Julie Brown — HR Manager
Traci Spencer — Senior Loan Officer / MLO
Amy Stroebel — Financial Operations Coordinator
Alyssa Marucci — Collections Officer
Jody Radack — Payment Solutions Specialist
Cindy Palmer — EFT Processor
Amber Conklin — Accountant
Branden Johnson — IT / Security Administrator
Brittney Quattrone — Design Coordinator / Business Dev.

Falconer Branch Staff

Lori FitzPatrick — Branch Manager
Tina Morley — Loan Officer / MLO
Kasey Carnahan — Loan Processor
Naomi Engstrom — Teller Manager
Deryck Brown — Member Service Rep.
Mackenzie Doepp — Member Service Rep.
Cassie Mansfield — Traveling MSR

Jamestown Branch Staff

Derek DeVlieger — Branch Manager
Jessika Lopez — Member Service Rep.
Carrie Everett — Traveling Member Service Rep.
Yarimar Morales Ramos — Traveling MSR.

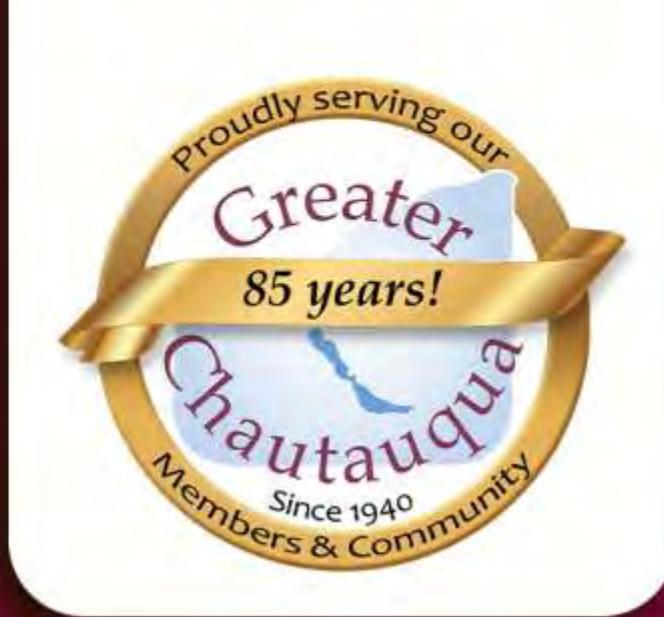
Mayville Branch Staff

Heather Harley — Branch Manager / Loan Officer
LeighAnn VanArdsdale — Sr MSR / Loan Processor
Micki Emery — Member Service Rep.
Kristina Calhoun — Part-time Member Service Rep.

Dunkirk Branch Staff

Valerie Emmick — Branch Manager / Loan Officer
Victoria Wells — Sr MSR / Loan Processor
Yadhielis Vazquez Castro — Senior Teller
Anthony Gonzalez — Member Service Rep.
Giselle Ellis — Member Service Rep.
Valerie Burgos — Member Service Rep.





Unfinished Business New Business Adjournment