

Welcome to the 2020 Annual Meeting

- The meeting will begin at 7:00 p.m.
- Attendees will be on mute during the entirety of the meeting
- To submit questions and motions, please use the chat function-these will be submitted to our meeting moderator
- Any questions and motions will be read aloud by the meeting moderator
- To cast your vote on motions, please use the polling function when it is presented
- Attendance prizes will be awarded after the meeting from a random drawing of members attending tonight. Winners will be notified by email on Wednesday, May 20

Call to Order	Jim Mullineaux
Declare Quorum	Jim Mullineaux
Recognition of Officials	Jim Mullineaux
Recognition of Staff	Jim Struble
Approval of 2019 Meeting Minutes	Shelby Edwards
Reports	
Board Chair	Jim Mullineaux
Treasurer	Dave DeWeese
President	Jim Struble
Credit Manager	Jim Struble
Supervisory Committee	Tom Glenn
Nominating Committee	Dave DeWeese
New Business	
Power of Community Grant Recipients	Jim Struble
Diane Powers' Retirement	Ashley Keegan
Edward G. Halliburton Scholarship	Jim Mullineaux
2020 Plans & Projects	Jim Struble
Attendance Prizes	Bill Emerson
Adjournment	

A G E N D A

Board Members & Volunteers

Executive Committee

Jim Mullineaux, Chair

Jessica Young, Vice Chair

Dave DeWeese, Treasurer

Shelby Edwards, Secretary

Directors

Wilbon Cooper

Michael Knott

James Telthorst

Ken Takaidza

Dave Meglio

Supervisory Committee

Tom Glenn, Chair

Kevin DeGraw

Jason Pilarski

Associate Committee

Allison Lageose

Anthony French

Directors Emeritus

Robert Bailey

Howard Hoemann



Director-Shelby Edwards

- Elected to the Board of Directors in 2014
- Executive Committee 2018-2019
 - Served as Board Secretary
- ALCO Committee 2015-2018
 - Served as Chair 2017-2018
- Scholarship Committee 2016-2017
- Service Delivery & Building Committee 2014-2017

Management

Jim Struble, President & CEO

Pat Larson, Executive Assistant

Bill Emerson, VP eCommerce

Lisa Farnen, VP Brand

Eric Hardman, VP Finance

Ashley Keegan, VP People

Jennifer Carter, AVP Member Experience

Ashlie Colbert, AVP Retail Services

Barry Jones, AVP Lending



2019 Annual Meeting Minutes

Approval of the 2019 Annual Meeting Minutes

Please use the chat function to [submit a motion and a second to dispense reading the minutes and approve](#) the 2019 Annual Meeting Minutes

Please use the poll function to [vote Yes or No to approve](#) the minutes from the 2019 Annual Meeting



Board Chair Report- Jim Mullineaux

- Committed to **improving our members' & employees' experiences**
- Save-to-Win® accounts
 - 349 Save-to-Win accounts opened in the first year
- Kasasa Checking growth
 - End of 2019-1,138 Kasasa Checking accounts
 - Participation grew by 969 accounts
- Member Growth
 - End of 2019-18,637 members
 - Gained 910 members in 2019

Board Treasurer Report- Dave DeWeese

- Assets \$176.7M up 5.08%
- Member Deposits \$154.2M up 7.26%
- 37 Save-to-Win members won a combined \$2,975
- \$66,987 in Kasasa Rewards & \$14,869 in Kasasa ATM Fee Refunds
- 15 Homes for Heroes Home Loans for \$3.2M
 - Rewarding local heroes with \$7k in closing cost credits



President's Report-Jim Struble



- Power of You
 - 29 ideas submitted
 - 5 ideas implemented
 - \$45K estimated savings
- Community Engagement
 - 262.5 employee volunteer hours
 - \$12K donated to community organizations and causes
- Best of Maryland Heights Award
- Professional Development Awards
 - Tinesha Tyler
 - Barry Jones
 - Laura Mugge
 - Ashlie Colbert
 - Stephanie Armas
- CUNA HR Council Award
- CUNA Marketing Council Awards
- CUNA Desjardins Award
- St. Louis Business Journal HR Award
- St. Louis Business Journal 100 Top Business Leaders-Pat Pettey

Credit Manager Report- Jim Struble

- Loan portfolio increased by \$14.3M up 10.7%
- Loan to Share Ratio 92.4% up from 88.8%
- Member Loans \$138.5M up by 12.02%
- Average Loan Yield 5.2% up from 4.8%
- Delinquency 0.69% up from 0.62%
- Net Charge-Offs \$491K down by 46%





Supervisory Chair Report- Tom Glenn

- \$1.3 M paid to members in dividends up 68%
- Total Income \$9.9M up 11%
- Total Expenses \$9.2M up 9%
- Net Income \$707K up 42%

2019 Annual Reports

Approval of the 2019 Annual Reports

Please use the chat function to [submit a motion and second to approve](#) the 2019 Board and Management Reports

Please use the poll function to [vote Yes or No to approve](#) the 2019 Board and Management Reports

Nominating Committee- Dave DeWeese

Applicants for three open board positions

Wilbon Cooper, incumbent

James Mullineaux, incumbent

Alan Raymond

Approval of Board candidates by acclamation

Please use the chat function to [submit a motion and second to approve](#) the 2019 Board candidates

Please use the poll function to [vote Yes or No to approve](#) the 2019 Board candidates



Power of Community



2020 Power of Community Recipient

**YOUTH BE
HEARD**

YOU HAVE SOMETHING TO SAY

Youth Be Heard-East St. Louis Sr. High School

- Strength-based writing program for teens
- Increases youth self-worth
- Promotes positive belief in their own value and potential
- Cognitively restructures negativity to creative expression

2020 Power of Community Recipient



Unity Center- Southeast Ferguson Community Association

- Create a positive and trusted environment to learn
- Teach healthy life skills and habits
- Free resources to low-income residents
- Computer lab, self-study lounge, workshops and a teachable kitchen
- Childcare while parents learn

2020 Power of Community Recipient



Community Garden- Southeast Ferguson Adopt-a-Block

- Fresh, safe and affordable herbs, fruits and vegetables
- Community volunteer gardeners
- Encourages physical activity
- Increase general sense of well-being
- Sense of community belonging

Diane Powers

Thank you for your 34 years of service



“How lucky we are to have something that makes saying goodbye so hard.” –Winnie the Pooh

Edward G. Halliburton Scholarship

Honoring Edward G. Halliburton, a
dedicated volunteer on Electro's
Board of Directors for over 40 years.

We're honored to have Ed's son, Jim, with
us this evening. Thank you for sharing your
father with us for so many years.



2020 Scholarship Recipient



Adam Boll

- St. Louis University High
- 34 on ACT / 4.17 GPA on 4.30 scale
- Attending University of Missouri-Columbia
- 4-year First Honor Roll & National Honor Society
- SLUH & Club Soccer
- Medical Careers Club
- Volunteer work with Camp Independence and Vacation Bible School
- 4th family member to receive Halliburton Scholarship
- Son of David and Elizabeth Boll

2020 Scholarship Recipient



Isaiah Mays

- Parkway North High School
- 33 on ACT / 4.457 GPA on 5.0 scale
- Studying Aerospace Engineering at Illinois Institute of Technology
- National Honor Society & 3-Year Principal's List
- International Thespian Society & 3-Term Student Body President
- Safe and Drug-Free Program Board Member
- Student Board Member of St. Louis Federal Reserve Bank
- Son of Talea Jones

2020 Scholarship Recipient



Max Wasserstrom

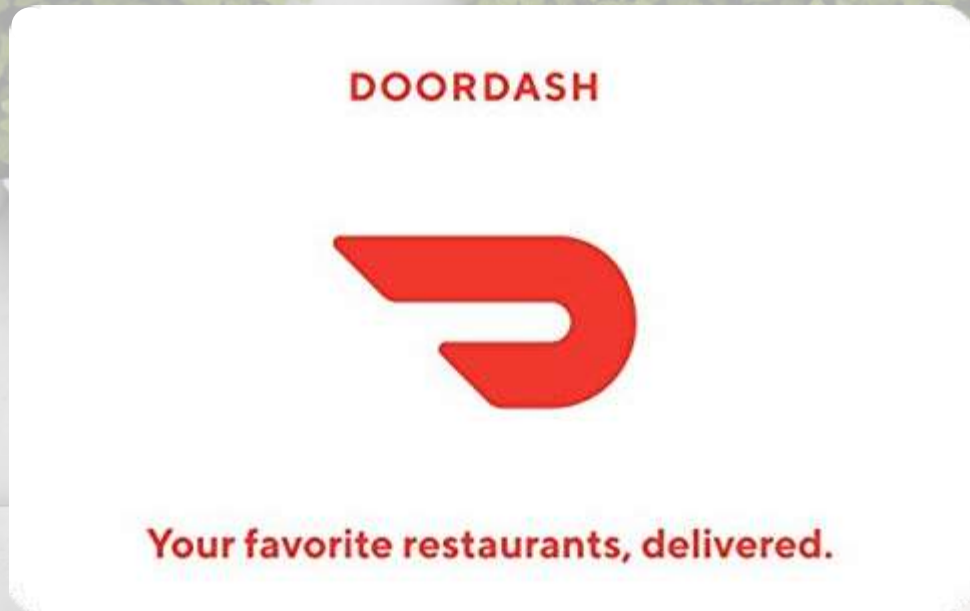
- Ladue Horton Watkins High School
- 33 on ACT / 3.98 GPA on 4.0 scale
- Attending Northeastern University
- Studying Ecology and Evolutionary Biology at Northeastern University
- National Honor Society & AP Scholar
- 3-Time Ladue All-Academic Athletics Award Winner
- Ladue Cross Country & Track and Field
- Ladue Robotics Team & Founder of STEM \$ells Think Tank
- Volunteer work with Operation Food Search, St. Louis County Animal Adoption Center & Special Olympics
- Son of Scott and Beth Wasserstrom

2020 Plans & Projects- Jim Struble

- Become heroes to our communities
- Connect with members from their living rooms
- Make drastic changes to the Member Journey
- Show our staff we care for them and their families in ways we never have



- 5-\$25 gift cards
- Random drawing
- **Members attending tonight's meeting**



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2020 Annual Meeting

This concludes our Annual Meeting, thank you for joining us this evening.

If you have any questions, please use the chat function to submit them.

Adjournment

Please use the chat function to [submit a motion and second to approve](#) the adjournment of the 2020 Annual Meeting

Please use the poll function to [vote Yes or No to approve](#) the adjournment of the 2020 Annual Meeting