

**ANNUAL MEETING
FEBRUARY 24, 2022**

Central State Credit Union held the second Virtual Annual Meeting on Thursday, February 24, 2022 by ZOOM webinar.

Having verified a quorum present (371 members joined via Zoom webinar), the meeting was called to order at 6:05 p.m. by Chairman of the Board, Jim Kiefer.

Present from the Board of Directors: James Kiefer, Joe Loduca, Rich Garcia, Lori Olson, Linda Frontz

Excused from the Board:

Present from the Supervisory Committee: Pat Samsell, Victoria Nevarez

Excused from Supervisory Committee: Efrain Aguilar, Debbie Halvorson

Reports:	Chairman's Report by	Jim Kiefer
	Supervisory Report by	Pat Samsell
	CEO Report by	Bruce Milgrom

Jim Kiefer, Chairman of the board welcomed all members joining the virtual meeting, and opening introduction for himself, board and the supervisory committee members. Informed all who joined that the new financials and 2021 annual meeting minutes are available for download on the credit union website. He updated members of the board dedication and support to the credit union, and we are seeking more new board and supervisory committee members. If anyone is interested to contact our staff.

Jim asked a motion to dispense the reading the 2021 meeting minutes. Motion to Approve the minutes made by Joe Loduca, second by Lori Olson. Approved and Carried.

Pat Samsell (Supervisory Committee chairperson) acknowledged the committee members. Efrain Aguilar, Victoria Nevarez and welcomed Debbie Halvorson, the newest member. The committee's duties are to monitor and implement regulators recommendations; continue to audit many reports and reconciliations on a monthly basis. He reported that TWHC once again performed the third party financial audit in 2021 and received a clean opinion.

Bruce Milgrom began by welcoming all members in attendance, opening with an introductory of himself. He also introduced Scott Waite as the new CFO. Bruce touched on the financial standing for the year, and continued success of the credit union. He also thanked management and staff for their continued hard work and commitment to our members.

Unfinished Business: None

New Business: Election Results:

Jim Kiefer reported the slate of candidates running unopposed. Approved by Acclamation

Board Committee – Three-Year Terms: Rich Garcia

Supervisory Committee: Debbie Halvorson

Motion to Approve their appointments made by Brandon Ezra, second by Jordan Campbell. Approved and Carried.

There were no other New Business Items.

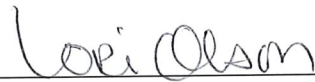
Questions were encouraged.

Three raffle prizewinners from the member attendance roster will be drawn and announced at a later day.

Motion to adjourn the meeting by Kayla Holdaway. Second by Maria Rodriguez. Approved and Carried.

Meeting adjourned at 6:16 p.m.

Respectfully submitted,



Lori Olson, Secretary



James Kiefer, Chairman of the Board