

**Official Minutes from the 68th Annual Member's Meeting
For Enrichment Federal Credit Union
March 9, 2018**

The 68th Annual Meeting was called to order by Mr. Rick Benson, Chairman, at Pollard Auditorium in Oak Ridge, Tennessee on March 9, 2018, 7:00 P.M.

The following directors were present: Patsy W. Hamby, Ted Young, Dwight K. Potter, and Beth Fee. Also present: Craig Peters, CEO. Supervisory Committee, Steve Braden, David Robinson, Tim Stallings, office personnel and Credit Union members.

Mr. Young declared a quorum and Mr. Benson declared Mr. Jim Norman with the law firm of Joyce, Meredith, Flitcroft and Normand as Parliamentarian.

Mr. Benson welcomed everyone to the 68th Annual Meeting of Enrichment Federal Credit Union and introduced Mr. Tim Stallings who led the invocation. He also turned the meeting over to Lieutenant Alexander Bonneyman with the Young Marine Unit who presented the colors and led the Pledge of Allegiance. Felicia Langley led the National Anthem.

Mr. Peters introduced the officials and Nancy Donsbach, COO, John Merritt, CIO, Jeremy Hodges, CFO, Beth Chancey, VP of Accounting, Mark Hembree, AVP Member Business Loans, Felicia Langley, AVP Consumer & Indirect Loans, Laurie Craig, AVP of HR and Training, Becky Woody, AVP of Branches, and Shelia Brown, AVP Card Services, and thanked them for continued dedication and service to the Credit Union. He also recognized Mr. Steve Braden, Supervisory Committee Chairman and his committee for their work as volunteers.

Mr. Benson stated that annual exams and audits performed over the last year found the Credit Union to be in a sound and stable financial condition.

The motion was made and seconded to approve the Minutes from the 68th Annual Meeting. Motion carried.

Mr. Benson recognized Ms. Danielle Smith, Financial Services Representative in Oak Ridge. Ms. Smith was chosen as this year's Employee of the Year. The Employee of the Year is chosen by their peers. Danielle has worked here 5 years.

Mr. Benson also recognized Kristie Poore, Senior Branch Officer in our Tazewell Branch. Ms. Poore was chosen as Volunteer of the Year. Ms. Poore has worked here for 19 years.

Mr. Benson recognized Ms. Jackie Penland who serves on the Supervisory Committee of Tennessee Members First FCU, and Mr. Ron Woody, County Executive for Roane County.

Mr. Benson recognized Patsy Hamby who recently reached a 25-year milestone of service on the Board of Directors, and David Robinson and Tim Stallings for recently reaching their five year milestone for serving on the Supervisory Committee.

The audio-visual presentation included highlights of 2018.

After the audio visual program, Mr. Benson commended Mr. Brian Fain, Marketing and Graphics Coordinator for his work on the Annual Meeting and the program.

The Credit Union and its employees continue to stay active and involved in our communities as sponsors, organizers, contributors, and volunteers. Some of these are Annual Shred Days, American Red Cross, East Tennessee Children's Hospital, Girl's Inc., Gloves of Love, Relay for Life, Susan G. Komen Race for the Cure, and the Down Syndrome Awareness Group's Buddy Walk. The credit union also has continued its "Enrich your Future" Scholarship program giving away three college scholarships in 2018.

Mr. Rick Benson went over the Treasurer's Report and Statement of Financial Condition as of December 31, 2018. There were not any questions asked. The motion was made and seconded from the floor to approve the Treasurer's Report. Motion carried.

Mr. Steve Braden, Chairman of the Supervisory Committee went over last year's Supervisory Committee Report. Mr. Braden thanked his committee and the Internal Audit Department of Enrichment Federal Credit Union for their support and diligence over the past year. Mr. Braden reported that each division of the Credit Union fully carried out the policies and procedures during 2018. He reported the members should have confidence in the safety, soundness and security of the credit union. The motion was made and seconded from the floor to approve the Supervisory Committee Report. Motion carried.

There was not any Unfinished Business to discuss.

There was not any New Business to discuss.

Mr. Benson introduced the Nominating Committee members: Mr. Ted Young, Mr. Mickey Calfee, and Mr. Dennis Pennington.

Mr. Calfee read the Nominating Committee's Letter to Chairman Benson nominating Ms. Pat Brackett, and Mr. Dwight Potter each to a three-year term to the Board of Directors for Enrichment Federal Credit Union. Motion was made and seconded. Motion carried.

At this time, the drawings for cash prizes began. There was eight cash prizes of \$25.00 to Kirby Kangaroo members in attendance.

The final giveaways were cash prizes for a total of \$2,250.00 which were given to 36 different members, including one grand prize of \$300.00.

Mr. Benson thanked everyone for their attendance and the meeting was adjourned at 8:00 P.M.