

Services

Investments

Savings and Investments
Savings (Share) Accounts
Share Draft (Checking) Accounts
Share Certificates
Individual Retirement Accounts
Christmas Club Savings
Special Savings Accounts

Loans

Share Pledge Loans
Signature Loans
Collateral Loans (auto, boat, tractor, etc.)
Mortgage Loans
Credit Card

Insurance

Credit Disability Insurance
Loan Protection Insurance
GAP Insurance
Free \$1,000 Accidental Death Insurance
Cancer & Specified Disease Insurance
Warranty on Autos

e Services

Payroll Deduction
Direct Deposit
Web Site - greenriverafcu.com
Online Account Access
Mobile App
e-Statements
Online Loan Payments

Special Services

Money Orders
Certified Drafts
Notary Public
Night Depository
Financial Counseling
ATM/Debit Cards
ATM Machine - Owensboro
Drive-Thru Window
Love My Credit Union
Rewards Offers

Board And Staff

Board of Directors

Greg Wimsatt, Chair
Joe Barlow, Vice Chair
Joe Ruth, Treasurer
Sheri Beth Arnold, Secretary
Kathy Clark, Education Director
Desla Laster
Joe Schepers

Supervisory Committee

Scott Beyke, Chair
Joanne Mason
Desla Laster

Owensboro Staff

Bob Clark, President/CEO
Cindy Page, Office Manager
Jenny Ladd, Loan Officer
Aaron Payne, Member Service Rep
Mary Farley, Member Service Rep
Brianna Hamilton, Member Service Rep

Henderson Staff

Terri Childress, Branch Manager
Kelly Blanford, Loan Officer
Krystal Whitmer, Supervisor Member Service Rep
Brittany Snow, Member Service Rep
Terri Wilson, Member Service Rep

Greenville Staff

Jenny Ladd, Loan Officer

Sponsor Groups

Green River Steel
Hendricks Screen Company
Accuride
Dart Polymers
Hunter Douglas
City of Henderson
Henderson Water & Sewer
Henderson Power & Light
Henderson Board of Education
Henderson Humane Society
Redbanks Nursing Home
Henderson County Planning Commission
Titan Fabricators
Housing Authority of Henderson
Rayloc, Morganfield
Unison Transformer
Cummins Diesel
Hugh Sandefur Training Center
Southwire Company – Kentucky Plant
Knottsville Area Residents
Huff Technologies
Sonoco Products Company
Dawson Manufacturing Company
Industrial Support Services
Trelleborg Automotive
T&G Industrial Equipment
Alcan Products Corp.
Fischers Keystop
B&J Sanitation
Livermore Industrial Plating
Sykes
Methodist Hospital
Corpus Christi Clinic
Coca-Cola of Owensboro
Owensboro Specialty Polymers
Daramic
Cresline Plastic Pipe
Smith Machine
Valley Grain Products
Titan Contracting
National Steel Erection
Emmick Oil
Home Folks Housing
United Technologies
Jumpin Jacks
Ohio Valley Marine Service
Teknor Color Company

Grand Eagle Mining
Atlantis Plastics, Inc.
Yellow Ambulance Service
Midwest Environmental, Inc.
Sights Denim Systems
Hudson Machine
Yager Materials
Ken-Tron Manufacturing
Eastern Alloys of Henderson
Sunrise
Shamrock Technologies
Warehouse Services, Inc.
Henderson YMCA
Breckenridge Place Retirement Community
Schrecker Supply Company
Fast Lane Auto Repair
Bruce's Tri State Roofing
Fern Terra of Owensboro, LLC
Communications Workers of America Local 3314
Greg's Collision Center, Auto Sales, & Service, Inc.
The Glenmore Distillery
Servus, Inc.
Electrical Equipment Repair, Inc.
Organo
In Depth Boring, LLC
Shane Cox Insurance, Inc.
Gamco
Millstone Coffee
Thruston-Philpot Volunteer Fire Department
Henderson County Employees
IBEW Local 1701 Inside & Outside
Construction Workers
Audubon Metals
Morgantown Plastics Finishing
Willingham Molds
Dixon Appliances
Budge Industries
De-AM-RON Building Systems, LLC
Metalsa
Steve Jones Motors, LLC
Owensboro Health Regional Hospital
Jim David Meats
Mid South Sales
Little Kentucky Smokehouse
Owensboro Health Muhlenberg Community
Hospital

Main Office
3000 Highway 144
Owensboro, Kentucky 42303
(270) 926-0210

Henderson Branch
902 Second Street
Henderson, Kentucky 42420
(270) 826-0927

**Owensboro Health
Muhlenberg
Community Hospital**
440 Hopkinsville Street
Greenville, KY 42345
(270) 377-5157



www.greenriverafcu.com



Federally Insured By NCUA

Green River Area Federal Credit Union

63rd Annual Meeting September 20, 2023

AGENDA

Call to Order by Chair of the Board
Determination of Quorum
Reading of the Minutes
Chair Report
President/CEO Report
Nominating Committee Report
Treasurer Report
New Business
Unfinished Business
Adjournment

Chair Report

Each new year presents more opportunities, along with many challenges. During the past year your Credit Union continued its strong tradition of serving members while working hard to be open to new opportunities and face any challenges. We do this all because of one goal and that is to serve the needs of members and their families. We are people like you and we are honored to help make your lives better and be a part of our community.

The future is bright and we are working hard to make sure that your Credit Union is more than prepared to not only meet your needs, but be here for the next generation of members as well. Your volunteer Board of Directors, Management and Staff are constantly looking at new ways to serve you.

I want to thank all our members for your continued support! You are why we are here and we look forward to continuing to be your Credit Union.

Respectfully submitted,
Greg Wimsatt

President/CEO Report

It has been important for us to make new changes and updates that will enhance your experience. I am happy to report that over the past year we made major strides toward this goal.

We added new team members in an effort to make sure you get the service you need and expect. I am proud of the way our staff has taken on the roll of being there for members. We look forward to continuing our tradition of excellent member service.

Our new web site launched a few months ago and it offers members a great online tool to stay connected, learn about services, find rates and promotions, and much more. And we just recently started offering a new Courtesy Overdraft service that can help save you from overdraft fees.

Your Credit Union will continue to look for new and better products and services and be here for you. Make sure to stay connected with us through our web site and Facebook page.

Respectfully submitted,
Bob Clark



Nominating Committee Report

The individuals named below have been nominated by the Committee for your consideration and vote to fill the expired terms on the Board of Directors.

There are three* vacancies for three (3) years and one appointed mid year to complete an unexpired term:

Sheri Beth Arnold
Joe Ruth
Greg Wimsatt
Joe Schepers (filled a vacant position mid year)

Nominations will be taken from the members at large. However, this Committee would like to remind everyone that if you have anyone you wish to nominate for one of the positions be sure he/she is willing to serve and has the time to attend monthly meetings.

Board members must be able to hold Credit Union business in the strictest confidence. Members must be at least 18 years old and have a Credit Union account to be eligible to vote in the election or hold a position on the Board of Directors.

Respectfully submitted,
Nominating Committee
Greg Wimsatt
Joe Ruth

Treasurer Report

MEMBERS AT YEAR END - 2022 5,141

STATEMENT OF FINANCIAL CONDITION

December 31, 2022

ASSETS

Loans	\$24,430,427
Cash & Investments	29,267,247
Furniture & Fixtures.....	81,496
Land & Buildings	528,978
Other Assets.....	2,406,593
TOTAL ASSETS	\$56,714,739

LIABILITIES & EQUITY

Shares.....	\$34,663,219
Share Drafts.....	8,335,123
IRAs and Certificates	3,406,655
Reserves.....	1,891,088
Undivided Earnings.....	8,568,149
Other Liabilities.....	437,558
OCI Pension.....	(587,053)
TOTAL LIABILITIES & EQUITY	\$56,714,739

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Gross Income for 2021

EXPENSES FOR 2021

Employee Compensation/Benefits	\$752,554
Provision Loan Loss.....	50,000
Examination	8,920
Operating Expense	251,082
Professional & Outside Services.....	91,080
Occupancy Expense.....	129,962
Other Expense	76,776
TOTAL EXPENSES	\$1,360,375

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Net Gain For Year..... \$442,819

ALLOCATION OF NET GAIN

Dividends	\$65,233
Reserves before NCUA stabilization fund	377,596
Temporary Corporate CU stabilization fund	0
NCUSIF Premium Cost.....	0
Corporate Capital Cost.....	0
Reserves after NCUA stabilization cost	\$377,596