



**83RD VIRTUAL ANNUAL
MEETING
TUSKEGEE FEDERAL
CREDIT UNION
MARCH 31, 2022
6:00 P.M.**

Agenda

Call to Order

Invocation

Determination of Quorum

Approval of Agenda

Approval of 2021 Annual Meeting Minutes

Introduction of Board of Directors

Introduction of President/CEO

Introduction of Credit Union Staff

Introduction of Supervisory Committee

President/CEO's Report

Treasurer's Financial Reports

Chairman's Report

Old/New Business

Nominations/Elections

Installation of New Officers

Adjournment

82nd ANNUAL MEETING
TUSKEGEE FEDERAL CREDIT UNION
April 22, 2021
VIRTUAL MEETING
MINUTES

- **CALL TO ORDER:** 6:00 pm by Chairman Fred Gray, Jr. Due to National Pandemic Annual Meeting is being held virtually via zoom.
- **INVOCATION:** Given by Board Member Eric Love, Jr.
- **DETERMINATION OF QUORUM:** Chairman Gray welcomed all in attendance and thanked everyone for attending Annual Meeting. All Board members were present.
- **APPROVAL OF AGENDA:** No changes or additions to agenda. Motion to accept agenda was made by Asst. Sec. George Bulls, II, seconded by Pam Roberts. Motion carried
- **APPROVAL OF 2018 MINUTES:** With necessary corrections motion to accept by Asst. Sect. George Bulls, II and seconded by Vice Chair Ulysses Roberts. Motion carried
- **INTRODUCTION OF BOARD OF DIRECTORS:**
- **THE BOARD:** **CHAIR:** FRED GRAY, JR.
VICE CHAIR: ULYSEES ROBERTS
TREASURER: FRANKIE WILLIAMS
SECRETARY: EDNA WOODSON
BOARD MEMBER: ERIC LOVE, JR...
BOARD MEMBER: GWENDOLYN HARRIS
BOARD MEMBER: GEORGE BULLS, II

INTRODUCTION OF CREDIT UNION STAFF:
IDA WRIGHT, VALERIE HALL, KAREN SPARKS, KAYLA CALLOWAY, **PAMELA ROBERTS, PRESIDENT/CEO**
- **INTRODUCTION OF SUPERVISORY COMMITTEE CHAIRMAN GRAY; THEIR MANDATED FUNCTIONS OF THIS COMMITTEE INCLUDE THE ANNUAL**

AUDIT, MEMBER ACCOUNT VERIFICATION AND HANDLING OF MEMBER COMPLAINTS.

- Gwen Harris-CHAIR
- Barbara Chisholm-MEMBER
- Felecia Moss-Grant-MEMBER

- **PRESIDENT/CEO/CHAIRMAN REPORT:**
See attached

Motion to accept President/CEO report was made by Vice Chair Roberts and seconded by Board member Gwen Harris. Motion carried

- **TREASURER REPORT:** Treasurer Frankie Williams
See attached

Total Income: \$542,804
Total Expenses: \$485,612
Net Income: \$55,720
Delinquency: 0.94%

Motion to accept Treasurer's report was made by Asst. Sect. George Bulls, II, seconded by Board Member Gwen Harris. Motion carried

- **CHAIRMAN REPORT:** Chair Gray
See attached

Motion to accept Chairman report by made by Asst. Sect. George Bulls, II and seconded by Sect. Edna Woodson. Motion carried

- **OLD/*NEW BUSINESS:**

NONE

NOMINATIONS/ELECTIONS:

Chairman Gray reports that the terms for Seat#1 Fred Gray, Seat#2 Ulysses Roberts, Seat #3 Gwen Harris, Seat #4 Edna Woodson and Seat #5 George Bulls II have expired. Chair Gray asked for nominations for the following:

Seat # 1: Eric Love motion that Fred Gray, Jr. remain on board and Mary Harris Pam Roberts motion to close nomination and George Bulls, II seconded. Motion passed

Seat #2 Edna Woodson motion that Ulysses Roberts remain on Board and George Bulls, II motion to close nomination and Eric Love seconded. Motion passed.

Seat #3 Pam Roberts motion that Gwen Harris remain on Board and Edna Woodson motion to close nomination and George Bulls, II seconded. Motion passed.

Seat #4 Eric Love motion that Edna Woodson remain on Board and Pam Roberts motion to close nomination and George Bulls, II seconded. Motion passed.

Seat #5 Edna Woodson motion that George Bulls, II remain on Board and Pam Gray motion to close nomination and Fred Gray, Jr. seconded . Motion passed.

INSTALLATION OF NEW OFFICERS:

- Chairman Gray gave the Oath of office to Board members Ulysses Roberts, Gwen Harris, Edna Woodson and George Bulls II.
- Hon. George Bulls, II gave the Oath of office to Fred Gray, Jr.

ADJOURNMENT: Motion to adjourn by 7:06pm

TUSKEGEE FEDERAL CREDIT UNION

MISSION STATEMENT

“Tuskegee Federal Credit Union’s mission is to provide our Field of Membership with the best financial products and services available that meets the need of every eligible member and encourages personal savings and sound financial practices”.

Our Motto

“Not for profit, not for charity, but for service”.

FIELD OF MEMBERSHIP

Our field of membership consists of persons who reside, work or worship in Tuskegee and Macon County.

It also includes members of the Southeast Alabama Self-Help Association located in Tuskegee Institute, Alabama, members and employees of the Christian Methodist Episcopal Churches of the Montgomery-Opelika District in Russell, Lee, Barbour, Montgomery, Lowndes, and Crenshaw Counties, Alabama, as well as families of the aforementioned persons and/or organizations.

83 Years of History

Tuskegee Federal Credit Union was chartered in 1938 for the sole purpose of serving persons who lived, worked, and/or owned a business in Tuskegee and Macon County, Alabama. It is almost eighty four years later and this is still the main purpose and goal of the Credit Union. As we launch our year-long celebration of 83 years of service, we want to reflect on our past while looking to our future.

Looking back...

On May 9, 1938, there were seven young, progressive-minded men who came together to make an application for a charter to start the Tuskegee Federal Credit Union, now called the "Cornerstone of Our Community." Those men were A. Freeman Bradley, Charles G. Gomillion, James A. Johnson, Hollis F. Price, Harry J. Romm, William A. Shields and R.E. Tisdale, all employees of Tuskegee Institute. They made the application to the Farm Credit Administration in Washington, D.C. Their application was approved on May 27, 1938.

An organizational meeting was held in the Executive Council Room, Tuskegee Institute, on June 3, 1938. During that meeting, R.W. Tucker, Federal Credit Union representative, presented charter number 2791, which officially launched the Tuskegee Institute Federal Credit Union.

The incorporators waived their legal right to elect the officials of the newly-founded Credit Union. They instead, agreed to allow each person present who was eligible for membership to vote at the June 3 meeting. The following persons were elected to hold the various positions: A. Freeman Bradley, J.J. Flood, James A. Johnson, Hollis F. Price and William A. Shields as Directors; A.J. Neely as its first Chairman; Price and W. B. Wrenn as the first Credit Committee; and, John O.H. Amakyi, Charles G. Gomillion and W.R. Maynard as the first Supervisory Committee.

Immediately following the organizational meeting, Tucker called the Board of Directors into session. The Board elected its first Officers: Shields

as President; Johnson as Vice President; Flood as Secretary; and, Bradley as Treasurer. The Board authorized the Treasurer to secure a \$1,000 faithful performance bond immediately. They elected the Tuskegee Institute Savings Bank as its first depository. The newly-formed Board of Directors set the interest rate at 1% per month on unpaid balance of loans. The Directors also set a limit of \$100 savings from each member, an unsecured loan limit of \$25 and a secured limit of \$50 to each member.

At the end of June 1938, the Tuskegee Federal Credit Union had 30 members with a total savings of \$190 and a total of \$100 in outstanding loans. The amount of cash in the bank was \$57. By December 31, 1938, the membership had grown to 124, savings had grown to \$1,134 and there were a total of \$1,052 in outstanding loans. While the total number of loans since organization was 37 for a total of \$1,564, only one was delinquent for a sum of \$5!

The first annual membership meeting was held January 18, 1939, in the Assembly Room of the Home Economics Building on the campus of Tuskegee Institute. The Officers and Committee Chairmen gave their reports. President Shields explained that normally dividends are declared at the annual meeting; however, since the Credit Union was in its infancy, he recommended that no dividends be considered that year. The Board approved President Shields' recommendation.

Several significant changes occurred during the year following the first annual meeting. On October 4, 1939, the secured loan limit was raised to \$200, the individual limit for savings was increased to \$300 on October 18, 1939 and on October 24, 1939, the membership was restricted to the employees of Tuskegee Institute, Macon County Board of Education, residents of Tuskegee, Alabama and those within a five-mile radius, except members of the Tuskegee V.A. Facility.

During the next year, on January 8, 1940, the Board agreed to carry loan insurance on borrowers for the first time. The President recommended a 3% dividend and it was approved by the members. Also, during that year, the Board approved the first joint account. It was opened by G.W.A. and Mrs. Bessie Scott. In addition, the Board increased the limit on individual savings to \$1,000.

On March 2, 1966, the Board of Directors decided to amend the charter by deleting the word "Institute" from the Credit Union's name thereby becoming the Tuskegee Federal Credit Union as is still the name used today. Changing the name made the Credit Union a community credit union.

Our Credit Union dealt then as we do now primarily in consumer credit loans. However, we did provide construction money when there was another financial institution committed to provide the long-term financing when building was completed. With this type of arrangement, we financed the Bulls Shopping Center.

On June 1, 1967, our charter was amended to expand our field of membership. It included members who had retired as annuitants from the Macon County Board of Education and Tuskegee Institute, their immediate families and organizations of such persons.

In October 1968, our assets passed the million dollar mark for the first time. As of February 29, 1976, there were 2,742 members with a total savings of \$1,506,204. Outstanding loans amounted to \$1,430,720. Because of the many fringe benefits provided, the Board of Directors adopted the following motto for the Credit Union: "Not for profit, not for charity, but for service."

The Credit Union's office, headquarters and/or meeting places were held in various places over the years. They have been in the Tuskegee Institute Council Room, the Cashier's Office, the Alumni Office, the School of Education, the Assembly Room in the Home Economics building, the Co-op Store, J.H. Washington Housing Recreation Room, Shields' Commercial Agency on the "Block" where Harris' Shoe Store was (which the Credit Union Board rented from Tuskegee Institute) and upstairs in the Tuskegee Federal Savings and Loan building. Fortunately, in 1970, the Credit Union purchased land and erected its own home in 1971. The building was dedicated on Sunday, May 9, 1971, exactly 33 years from the date of the initial application to form a charter! The regional director of the National Credit Union Administration in Atlanta, Georgia, James Coats delivered the dedicatory message.

Officers and Staff

BOARD OF DIRECTORS

Fred D. Gray, Jr., Esquire, Chairman
Ulysees Roberts, Vice-Chairman
Edna Woodson, Secretary
Frankie Williams, Treasurer
Gwendolyn Harris, Director
George B. Bulls, II, Esquire, Director
Eric Love, Director

SUPERVISORY COMMITTEE

Gwendolyn Harris, Chairman
Felicia Moss-Grant, Member
Christina Donner, Member

LOAN DEPARTMENT

Valerie Hall, Loan Officer
Karen Sparks, Loan Processor

COLLECTION DEPARTMENT

Karen Sparks, Collection Agent

CREDIT UNION STAFF

Pamela Roberts, President/CEO
Ida Wright, Teller & Executive Assistant to President/CEO
Valerie Hall, Branch Manager
Karen Sparks, Branch Coordinator

**TUSKEGEE FEDERAL CREDIT UNION
CHAIRMAN'S REPORT
ATTORNEY FRED D. GRAY, JR.
March 31, 2022**

As Chairman of the Tuskegee Federal Credit Union Board of Directors, and on behalf of the board, which consists of Ulysees Roberts, Vice Chairman; Edna Woodson, Secretary; George Bulls II, Assistant Secretary; Frankie Williams, Treasurer; Gwendolyn Harris; Eric Love and yours truly, it is a privilege to present the Chairman's Report for Fiscal Year 2021. This report covers January 1, 2021 – December 31, 2021.

In continuous business in Tuskegee since May 1938, Tuskegee Federal Credit Union is the longest serving financial institution in Macon County, Alabama. Thank you for your continued investment in your credit union by maintaining accounts, depositing funds, borrowing money, purchasing certificates of deposit and utilizing other products and services offered, including, but not limited to signature loans, holiday loans and Payday Alternative Loans, which relieve members from the burden of onerous debt imposed by predatory lenders. Competitive merit-based stipends are awarded to High School and College Students who are members. Awards are made according to established criteria, policies and procedures adopted by the Board. Meeting by electronic means today, I remain confident this credit union will survive and thrive, as will each of our members.

A Year of Hard Work

The Financial Report for Fiscal Year 2021 shows a picture of significant improvement and a glimpse of great things on the horizon. As our credit union's focus has clearly turned to on increasing the net worth and capital of the credit union; and continuing to meet and exceed members' expectations. The strategies and implementation of the various strategies to control the Credit Union's assets and to strengthen its net capital worth have resulted in our Credit Union's being adequately capitalized for the entire year and resulted in correspondence from the Southern Region Director of NCUA stating in a recent letter, among other things, "I appreciate the hard work and dedication your management team showed in restoring the credit union's financial health". COVID-19 coronavirus pandemic challenges continue, but through it all, Tuskegee Federal Credit Union's, management and staff have performed admirably. Members now are able to come to the lobby to transact business. We are happy to greet you, even though the masks!

Your Deposits are Secure

Your deposits are secure, insured up to \$250,000 per account by the National Credit Union Association (NCUA). Management and staff continue to strengthen the Credit Union's financial condition though enhanced collection efforts; promoting an environment that encourages loan demand; and reduced operating expenses, among other strategies

Continuing to Adopt Policies

The Board continues to implement policies and make decisions that are designed to protect your investments and promote greater savings, while strengthening the long-term financial health of the Credit Union. The Board, management and staff continue to address the loan delinquency ratio, pinpointing the challenging accounts and taking action to reduce the ratio. Repossession, foreclosure, collection lawsuits and garnishment of wages are effective tools utilized to collect on default loans. One of our goals is to be the "go-to" financial institution for individuals and businesses alike throughout this area.

Supervisory Committee

We have an active Supervisory Committee that consists of Gwendolyn Harris, Chair; Felicia Moss-Grant and Christina Donner. While COVID-19 has impacted the supervisory committee's ability to perform many of its duties, the committee meets as required by the NCUA and is available to conduct duties such as auditing the vault and teller drawers; and receiving member comments and complaints.

Acknowledgement of President/CEO

I take this opportunity to publicly thank our President and Chief Executive Officer, Pamela Roberts, for her leadership and professional management of the day-to-day operation of this credit union and its employees; and for working to ensure the condition of Tuskegee Federal Credit Union. While this time and its challenges are unprecedented and extremely difficult, Mrs. Roberts continues to lead with undaunted courage, competence and calm. NCUA and her counterparts from larger credit unions ask, "How do you do that", meaning how does a credit union with such a small staff handle the money and the accounts that you handle? We appreciate our staff, the front line of the operation, who fulfill their duties daily with courtesy, professionalism and accuracy. Lead by Pam Roberts, we are so appreciate to the 2021 staff consisting of Valeria Hall, Ida Wright, Karen Sparks and Kaylah Calloway.

Drive-Thru

The Board has authorized work and negotiations to construct a drive-thru to consist of 2 lanes and drive thru ATM service. An architect has been consulted as has a company that provides architectural, engineering and construction services. We are moving with deliberate caution and urgency; and intend to complete the project expeditiously.

Closing

As has been the case since the first dollar was deposited at this credit union in 1938, "We are Here for You". Thank you for your membership and active participation in the only full-service, locally owned financial institution in Tuskegee, Alabama. Do not hesitate to contact us, ever, concerning Credit Union matters. We are here for you!

Respectfully submitted,

Fred D. Gray, Jr.

Fred D. Gray, Jr., Chairman

Board of Directors

Tuskegee Federal Credit Union

TUSKEGEE FEDERAL CREDIT UNION
PRESIDENT/CEO REPORT FOR 2021
PAMELA ROBERTS
March 31, 2022

As we celebrate 83 years I am very pleased to report Tuskegee Federal Credit Union is in a strong secure position. We had a great year! We continue to achieve solid financial performance while maintaining high levels of safety and soundness.

Thank you members! On behalf of the Board of Directors, Management, and our staff, I would like to extend my most sincere appreciation for your continued trust and membership. A big thank you to the Credit Union staff who are the vital framework of Tuskegee Federal Credit Union. They work hard and I want all to know that the Credit Union's staff feels very strongly about making a positive difference in the lives of our members. The staff realizes that they are the stewards of our resources, and I can say confidently that they are respected and trusted with this responsibility.

Tuskegee Federal Credit Union continues to be a financial institution owned and controlled by our members, Board of Directors, management and staff. We will continue to keep the well being of our members close to heart as we guide the Credit Union into this coming year. We value and rely on your continued support, loyalty and partnership as we work together in 2022 and beyond.

It goes without saying that over the past few years the cost of living continues to soar and the United States has seen difficult economic times. Because of the tough business decisions made by the Board of Directors and management, Tuskegee Federal Credit Union has emerged resilient and ready for the future. I am pleased to report that our financial position has continued to remain strong; we are adequately capitalized and closed 2021 with a net worth ratio of 6.33%. This enables us to expand services, introduce new products, and enhance our community presence.

In 2021 Tuskegee Federal Credit Union:

- Remained adequately capitalized.
- Continued paying dividends to members with a share balance over \$100.
- Funded 278 new loans totaling \$2,650,829.
- Enhanced our loan department by funding 10 new Real Estate Loans totaling \$1,309,291.

There are still many challenges on the horizon. The financial services industry has become increasingly complex and heavily regulated with staggering compliance requirements. The impact often makes it more difficult to provide the service that Members expect and increases the cost. We are not alone in seeking common sense solutions to address this onerous compliance and reporting burdens so we can maintain our low-cost infrastructure, provide top-notch service, quality financial products and to ensure the best value for our Members.

It is an honor serving Tuskegee Federal Credit Union as President/CEO. Thank you for selecting us as your financial partner. I would be remiss if I did not mention that anyone who lives, works, worships, or attends school in Macon, Montgomery, Lee, Russell, Bullock, Barbour, Lowndes and Crenshaw counties is eligible to become a member of Tuskegee Federal Credit Union. We invite you to join us! You can learn about Tuskegee Federal Credit Union by visiting our website, www.Tuskegeefcu.com, or by calling our Member Service Department at 334-727-3180. We look forward to helping you with your financial goals.

Respectfully submitted by,

Pamela Roberts

Pamela Roberts
President/CEO

LOAN/COLLECTION DEPARTMENT REPORT FOR 2021

The year 2021 has been a successful year for the membership of Tuskegee Federal Credit Union. This is certainly the result of you the members using the services offered by the credit union.

As a non profit financial cooperative, we look out for the best interest of you, our members/owners. We strive to make Tuskegee Federal Credit Union the best choice for your financial needs by offering the best returns on investments, and through exceptional service.

Being able to remain a sound financial institution in an economy like this one is one more testament to you, the members-owners of Tuskegee Federal Credit Union. We are proud to serve you and will continue to be prudent in the management of the assets you entrust to us.

In the Loan Department it is our responsibilities to make every attempt to ensure the loan decisions are good ones. To assist us with this decision making process, we use the six C's of credit, beacon scores, credit reports and debt to income ratios.

The six C's are:

- Character
 - Capacity
 - Collateral
 - Capital Accumulation
 - Credit
 - Circumstances
-
- Character: a member's most important asset. Will you take your commitment to repay your loan seriously?
 - Capacity: your ability to repay your loan. Can you repay your loan? Will you repay your loan? Are you repaying other creditors?

- Collateral: collateral is very important, but if your character and capacity is weak, collateral won't constitute a good loan.
- Capital: what are your circumstances? What are your savings habits? Can the credit union afford to loan you the funds?
- Circumstances: what are the extenuating circumstances or economic conditions at the time of the member's loan request? The credit union policies may be somewhat restricted or relaxed.

Please note the following statistics for year 2021...

A total of 278 loans were granted in 2021, for a total dollar amount of \$2,681,054.

The Credit Union charged off a total of \$36,399.00 loans in 2021, and recovered \$12,259.00 of loans charged off.

In 2021 three (6) members filed chapter 7 or chapter 13 and we repossessed two (2) automobile.

The Loan and Collection Departments work as a team with the goal of making good loans. If we make good loans, we will not have to work so hard to collect so many bad ones. We need your help, though. If you do not intend to repay your loans, please do not borrow from the Credit Union. All of our members would appreciate it, too.

The Loan and Collection Departments would like to thank you again for allowing us to serve you in 2021.

Respectfully submitted by,

Pamela Roberts, President/CEO
Karen Sparks, Office Coordinator/Collector
Valerie Hall, Branch Manager/Loan Officer

STATEMENT OF FINANCIAL CONDITION

December 31, 2021

| | |
|--|-------------------|
| ASSETS: | 10,382,467 |
| <i>Loans to Members</i> | 4,734,609 |
| <i>Allowance for Loans Loss</i> | (51,964) |
| <i>Cash</i> | 548,328 |
| <i>Investments</i> | 4,936,327 |
| <i>Building/Land less depreciation</i> | 153,025 |
| <i>NCUSIF</i> | 93,504 |
| <i>All other Assets</i> | 58,682 |
| LIABILITIES: | |
| <i>Accounts Payable</i> | 26,502 |
| <i>All other Liabilities</i> | 6,525 |
| EQUITY: | |
| <i>Shares</i> | 7,675,250 |
| <i>Regular Reserves</i> | 216,368 |
| <i>Undivided Earnings</i> | 440,977 |
| <i>Certificates Accounts</i> | 1,998,192 |
| <i>IRA'S</i> | 18,652 |

STATEMENT OF INCOME & EXPENSES
DECEMBER 31, 2021

INCOME

| | |
|--------------------------------|----------------|
| Interest on Loans | 347,184 |
| Income from Investments | 25,287 |
| Other Operating Income | 145,421 |
| TOTAL INCOME | 517,892 |

EXPENSES

| | |
|---|-----------------|
| Compensation | 239,031 |
| Employee Benefits | 71,477 |
| Travel Expenses | 1,621 |
| Office Occupancy Expenses | 32,911 |
| Office Operating Expenses | 128,880 |
| Loan Service | 12,410 |
| Professional/Outside Ser. | 3,839 |
| Operating Fees | 1,826 |
| Miscellaneous Operating Expenses | 9,951 |
| Interest on Borrowed Funds | 15,969 |
| Dividend Expense | 5,494 |
| Provision for loan losses | (21,670) |
| TOTAL EXPENSES | 501,738 |
| GAIN ON ASSETS | 20,775 |
| NET INCOME | 36,928 |

NUMBER OF MEMBERS **2,253**

| | | |
|--------------------------------------|------------|------------------|
| Loans Made YTD | 278 | 2,681,054 |
| Loans Charge Offs YTD | | 26,399 |
| Recovery/Charge off Loans YTD | | 12,259 |
| Net/Charge Offs | | 14,140 |

| DELINQUENTS | Number | Amount |
|---------------------------------|---------------|------------------|
| 2 to less than 6 months | 4 | 122,371 |
| 6 to less than 12 months | 4 | 67,691 |
| 12 months and over | 0 | 0 |
| SUB-TOTAL | 8 | 1,900,620 |
| Current | 362 | 4,544,546 |
| TOTAL LOANS | 370 | 4,734,608 |

KEY RATIOS

| | |
|---------------------------------|---------------|
| Cost of Funds/Avg Assets | - .21% |
| Gross Income/Avg Assets | 4.98% |
| Net Income/Avg Assets | .43% |
| Capital Worth/Assets | 6.83% |
| Net Worth/Assets | 6.33% |
| Share Growth | -0.16% |
| Delinquency | 4.01% |

Submitted by: Frankie Williams, Treasurer
Tuskegee Federal Credit Union Board of Directors

SUPERVISORY COMMITTEE

The Supervisory Committee consists of volunteers with varying backgrounds. These persons are appointed by the Board of Directors. The mandated functions of this committee include the annual audit, member account verification and handling of member complaints.

Your Supervisory Committee consists of three (3) volunteers who are appointed by the Board of Directors. Their duties include:

- Conducting Surprise Cash Counts
- Verification of Various Members' Share Accounts
- Reconciling Bank and Corporate Account Statements
- Reconciling General Ledger Accounts
- Reviewing Member Loan Accounts
- Reviewing Employee and Board Member Loan Records

To address these duties, the Committee has established a separate mail box, telephone number and a suggestion box located in the main area of the Credit Union building.

You may communicate directly with the Supervisory Committee by calling (334) 421-3953 and leaving a message. A member of the Committee will return your call within the week. Other issues may be mailed to:

Supervisory Committee
Tuskegee Federal Credit Union
Post Office Box 830183
Tuskegee, Alabama 36083

The members of the Supervisory Committee are as follows:

Gwendolyn Harris, Chairman
Felicia Moss-Grant, Committee member
Christina Donner, Committee member

“Not For Profit, Not For Charity, But for Service”

BOARD OF DIRECTORS/TERMS

- | | |
|--|--------------------|
| <i>1. Frankie Williams</i> | <i>2022</i> |
| <i>2. Eric Love</i> | <i>2022</i> |
| <i>3. Fred D. Gray, Jr., Esq.</i> | <i>2023</i> |
| <i>4. Ulysees Roberts</i> | <i>2023</i> |
| <i>5. Gwendolyn Harris</i> | <i>2023</i> |
| <i>6. Edna Woodson</i> | <i>2024</i> |
| <i>7. George B. Bulls, II, Esq.</i> | <i>2024</i> |