

Credit Union Services

Individual and Joint Savings Accounts
Free Checking Accounts
Electronic Statements
Home Banking WITH FREE BILL PAY
Access CheckCard (online debit card)
Mobile Banking (Mobile Money)
Money Market Accounts
Certificates of Deposit (CD)
Individual Retirement Accounts (IRA's)
IRA Certificates of Deposit (CD's)
Shares and Deposits Federally Insured by NCUA
Online Loan Application (Virtual Lending)
ATM Cards
Direct Deposit
Home Equity Loans
Real Estate Loans
Access Advance – Line of Credit
Financial Counseling & Consumer Information
Car Cost Guides
Dividends Compounded and Paid Monthly
MasterCard and VISA
Loans of many types
Safe Deposit Boxes
AlertMe – A Credit Bureau Monitoring Service
AcuStar 24-Hour AudioTeller
GAP – (Guaranteed Asset Protection)
Major Mechanical Protection- (warranty)
Member-Pay Credit Life and Disability Insurance
Notary Services
Payroll Deduction
2 Locations with Drive Thru Lanes & Extended Hours



Access to financial security for more than 55 years

Your financial security can have an impact on life's major moments. Isn't it important to belong to a financial institution that has your financial security in mind? At Access Community Credit Union, we believe in supporting the people of Amarillo and the surrounding area.

We understand how important each member's financial strength is in the continued growth of our community. We are more than just a financial institution.

We are here to help you make sound financial decisions, every step of the way.



Tascosa Branch - 201 Tascosa Road



ACCESS COMMUNITY CREDIT UNION

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Main Branch
6401 South Bell Street
P. O. Box 7407
Amarillo, Texas 79114
Phone: 806.353.9999
Toll-Free: 800.687.2990

Tascosa Branch
201 Tascosa Road
Amarillo, Texas 79124
Phone: 806.242.4444

Telephone - (806) 353-9999
Toll Free - (800) 687-2990
Fax - (806) 353-2533
AcuSTAR – 24 hour teller (800) 391-8997

Office Hours:
Monday & Friday – 9:00 a.m. - 5:30 p.m.
Tuesday-Wednesday-Thursday – 9:00 a.m. - 5:00 p.m.

Drive Thru Hours:
Monday through Friday – 8:00 a.m. - 6:00 p.m.
Saturday – 9:00 a.m. - 12:00 a.m.

Email: accesscu@accesscu.net
www.accesscommunitycu.com



Your savings federally insured to at least 250,000 and backed by the faith and credit of the United States Government.
National Credit Union Administration, a U.S. Government Agency

ACCESS COMMUNITY CREDIT UNION

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STATEMENT OF INCOME
Year ended December 31, 2009

INTEREST INCOME	2009
Interest and fees on loans	\$3,021,859
Interest on interest-bearing deposits	-
Interest on investment securities	711,989
Other	<u>3,182</u>
Total interest income	<u>3,737,030</u>
 INTEREST EXPENSE	
Dividends on members' shares	268,185
Checking	167,471
Certificates of deposit	509,349
Individual retirement accounts	<u>117,255</u>
Total interest expense	<u>1,062,260</u>
Net interest income	<u>2,674,770</u>
 PROVISION FOR LOAN LOSSES	
Net interest income after provision for loan losses	<u>(33,037)</u>
 NONINTEREST INCOME - fees & charges	
	<u>792,164</u>
 NONINTEREST EXPENSE	
Compensation and benefits	1,165,588
Data processing	266,465
Occupancy	179,518
Loss of impairment of Southwest Federal Corporate Credit Union membership capital shares	263,350
NCUSIF stabilization expense	481,754
Advertising	230,517
Operating expenses	<u>612,192</u>
Total noninterest expense	<u>3,199,384</u>
 NET INCOME	 <u><u>\$300,587</u></u>

The complete financial statements for Access Community Credit Union have been audited by Connor, McMillon, Mitchell, and Shennum, PLLC, and may be reviewed at the offices of ACCU at 6401 S. Bell, Amarillo, TX.

In addition the Credit Union amended its bylaws on 7-3-2009 under Chapter III, Section 3.06 Elections, items C, D, E, & F regarding board nomination. Access Community Credit Union has also filed the 990 IRS Report. A copy of the Bylaws and the Report are available to review at 6401 S. Bell, Amarillo, TX.

STATEMENT OF FINANCIAL CONDITION
December 31, 2009

ASSETS	2009	LIABILITIES AND MEMBER'S EQUITY	2009
Cash and cash equivalents	\$5,546,526	Savings and deposit accounts	
Interest-bearing deposits	18,477,000	Members' shares	\$24,862,422
Investment securities:		Checking accounts	13,814,544
Securities available-for-sale	3,166,173	Certificates of deposit	22,652,362
Securities held-to-maturity	1,836,791	Individual retirement accounts	<u>5,859,846</u>
Loans to members, net allowance for loan losses	46,811,810	Total savings and deposit accounts	<u>67,189,174</u>
Accrued interest receivable	210,807	Commercial drafts payable	311,326
Premises and equipment, net	3,325,013	Accounts payable	217,287
NCUSIF deposit	637,741	Accrued interest and dividends payable	78,970
Other assets	<u>136,253</u>	Advances from borrowers for property taxes and insurance	<u>35,819</u>
TOTAL ASSETS	 <u><u>\$80,148,114</u></u>	Total liabilities	<u>67,832,576</u>
		 MEMBERS' EQUITY	
		Members' equity, substantially restricted	
		Regular reserve	2,262,982
		Reserve for contingencies	9,605,372
		Undivided earnings	377,698
		Accumulated other comprehensive income (loss)	<u>69,486</u>
		Total members' equity	<u>12,315,538</u>
		 TOTAL LIABILITIES AND MEMBERS' EQUITY	 <u><u>\$80,148,114</u></u>

ACCESS COMMUNITY CREDIT UNION

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Main Location - 6401 South Bell Street

Board of Directors

		<small>Term Expires:</small>
Todd Clark	Chairman	April 2010
Duane Ripperger	Vice Chairperson	April 2012
Scott Rosenbach	Treasurer	April 2012
Scott Davis	Secretary	April 2011
Dale Harper	Director	April 2012
Louise Ross	Director	April 2010
Freda Powell	Director	April 2011

Staff Names

Keith Watson	President /CEO
John Hays	VP-Lending / COO
 Karen Wilson	 A.V.P. /Member Srv/ Marketing
Brad Dewey	Controller
Terri Van Doran	Manager, System Operations
Garrett Griffin	Branch Manager-Tascosa Rd.
Dallas Splawn	Network Administrator
Sherri Alexander	Asset Protection Supervisor
Cindy Booker	Teller Supervisor
Mary Forslund	Human Resources Coordinator
James Robinson	Loan Officer
A.J. Perez	Loan Officer
Lindsay Montano	Loan Officer
Jordan Parker	Loan Processor
Johnnye Turpin	Administrative Secretary
Katie Crowley	Administrative Support Assistant
Steven Haney	Accountant
Cindy Persefield	Member Research Specialist
Davon Crawford	Member Service Representative
Jose Rivas	Member Service Specialist
Alecia Friemel	Member Service Rep - P/T
Anthony Garcia	Member Service Rep - P/T
Alisha Corbet	Member Service Rep - P/T
Molly Brown	Teller
Cindy Gabel	Teller
Megan Deckard	Teller - P/T
Claudia Rodriguez	Teller - P/T
Megan Middleton	Teller - P/T

Membership Size
as of 12-31-2009

9730