

PRODUCTS AND SERVICES

CHECKING PRODUCTS

- Free Checking Accounts
- Rewards/High APY Checking
- Small Business Accounts
- Corillian Online Banking with Zelle Payment System
- Access Instant Issue Debit Cards
- Contactless Debit Cards
- Mobile Banking with remote deposit capture
- Text Banking
- Google Pay
- Apple Pay
- E-Statements
- Family Identity Theft Protection
- Co-op ATM and MoneyPass ATM Networks with over 60,000 ATMs Nationwide

LENDING PRODUCTS

- Online Loan Applications
- E-Sign Loan Documents
- Home Equity Loans
- In-House Mortgages
- Residential and Commercial construction
- Commercial Real Estate, Equipment, and Vehicles
- 1-4 Family Homes and Investment Property
- Line of Credit
- Secured Credit Cards
- Rewards Credit Cards
- Credit Building Loans
- Professional Loans
- Micro-Business Line of Credit
- Loan Payment Center on Website
- Wedding, HVAC, Auto, Boat, ATV and Debt Consolidation Loans
- GAP (Guaranteed Asset Protection)
- Major Mechanical Protection - Warranty
- Financial Counseling
- CARFAX
- Credit Life and Disability Insurance
- Additional funding for HELP first time mortgage loan grant program

SAVINGS PRODUCTS

- Individual and Joint Savings Accounts
- Small Business Savings
- Money Market Accounts
- High Yield Business Money Market Accounts
- Minor Custodian Accounts
- Sammie Savers (Youth Account)
- ALPHA Accounts - Teen Checking Accounts
- Certificates of Deposit
- All Deposits Federally Insured by NCUA and ESI
- Dividends paid monthly

OTHER SERVICES

- CardHub (Debit Card Control)
- Chat Assist (Online)
- Direct Deposit
- Fed-Now Instant Payments
- Safe Deposit Boxes
- Updated Statements
- AcuSTAR-24 Hour Audio Teller
- 24 Hour Debit Card Line
- Notary Service
- Payroll Deduction
- Online Account Opening
- Accidental Death/Dismemberment Insurance
- Home and Auto Insurance Products
- Term Life Insurance
- Recuperative Care Plans
- Excess Share Insurance
- Card Controls - Credit Card App



MAIN BRANCH

6401 South Bell St.
P.O. Box 7407
Amarillo, TX 79114
Phone: 806-353-9999

TASCOSA BRANCH

201 Tascosa Rd.
Amarillo, TX 79124
Phone: 806-242-4444

PARAMOUNT BRANCH

2531 Paramount Blvd.
Amarillo, TX 79109
Phone: 806-322-5020

MORTGAGE CENTER

6020 I-40 West
Amarillo, TX 79106
Phone: 806-322-5129

HOURS AND CONTACT

Monday/Friday: 9am - 5:30pm
Tuesday/Wednesday/Thursday 9am - 5pm
Saturday Drive Up: 9am - 12pm
806-353-9999 / accesscu@accesscu.net
www.AccessCreditUnion.com

A N N U A L 2 0 2 4 R E P O R T

ACCESS COMMUNITY CREDIT UNION



STATEMENT OF INCOME
AND COMPREHENSIVE INCOME

Year ending December 31st, 2024

INTEREST INCOME	2024
Interest on Loans Receivable	\$9,355,114
Investment Securities	88,662
Other Investments	1,360,947
TOTAL INTEREST INCOME	\$10,804,723
DIVIDENDS AND INTEREST EXPENSE	
Dividends on Deposits	\$3,760,104
Interest on Borrowed Funds	722,561
TOTAL DIVIDENDS and INTEREST EXPENSE	\$4,482,665
NET INTEREST INCOME	\$6,322,058
PROVISION FOR LOAN LOSSES	\$162,000
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	\$6,160,058
NONINTEREST INCOME	
Fees and charges	\$1,162,412
Other Non-Interest Income	217,434
Interchange Income	741,441
TOTAL NON-INTEREST INCOME	\$2,121,288
NONINTEREST EXPENSE	
Salaries and benefits	\$4,576,823
Office Operations	1,111,212
Occupancy	423,685
Professional and Outside Services	1,592,303
Marketing	184,519
Operating Fee	24,652
Other	249,199
TOTAL NON-INTEREST EXPENSE	\$8,162,393
NET INCOME	\$118,953
OTHER COMPREHENSIVE INCOME	
Change in Net Unrealized (Losses) Gains on AFS Debt Securities	1,123
TOTAL COMPREHENSIVE INCOME	\$120,076

To view prior year Financial Statements please go to our website and click on: www.accesscreditunion.com/newsletters

The complete financial statements for Access Community Credit Union have been audited by Lauren Quill VanBeckum, CPA, and may be reviewed at the offices of of ACCU at 6401 Bell St, Amarillo TX. 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 Bell st.

Membership size as of 12-31-2024 is 13,119

STATEMENT OF
FINANCIAL CONDITION

Year ending December 31st, 2024

ASSETS	2024
Cash and cash equivalents	\$12,048,662
Interest-bearing deposits	16,244,000
Investment securities:	
Securities available for-sale	98,268
Securities held-to-maturity	67,850
Other investments	94,040
Loans held for sale	0
Investments in FHLB	697,800
Loans Receivable, Net allowance for loan losses	158,927,391
Accrued interest receivable on Loans	567,122
Accrued interest receivable on Investments	67,731
Premises and equipment, net	5,024,290
NCUSIF deposit	1,492,061
Mortgage Servicing Rights	426,227
Asset Acquired in Liquidation	72,077
Other Assets	652,614
TOTAL ASSETS	\$196,480,134
LIABILITIES AND MEMBERS EQUITY	
DEPOSIT ACCOUNTS	
Share Drafts	\$15,308,873
Regular Shares	48,261,148
Money Market Shares	7,482,380
Share Certificates	63,881,839
Individual Retirement Accounts	10,100,098
Nonmember Deposits	15,073,549
TOTAL DEPOSIT ACCOUNTS	\$160,107,887
LIABILITIES	
Borrowed Funds	\$14,500,000
Accounts Payable and Accrued Expenses	484,504
Other Liabilities	-
TOTAL DEPOSITS AND LIABILITIES	\$175,092,391
MEMBERS' EQUITY	
Equity	\$21,388,642
Accumulated Other Comprehensive (loss)/income (899)	
TOTAL MEMBERS' EQUITY	\$21,387,743
TOTAL LIABILITIES AND MEMBERS' EQUITY	\$196,480,134



ANNUAL MEETING

The ACCU annual meeting is a great way for credit union staff to connect with our members and discuss the success of 2024. Come join us for lunch and meet our team. Our 2025 Annual Meeting will be on Thursday, April 3rd, 2025 at Messiah's House Church, located at 6901 S Bell street from 11:30 AM - 12:30 PM. The business meeting, including board elections, will take place at 12:00PM. Cash and prize drawings will also take place during lunch. We look forward to seeing you there.

If you have any questions, please call us at 806-353-9999

April 3rd, 2025/11:30am - 12:30pm
6901 Bell St - Messiah's House Church
Cash Drawings begin at 11:30am

BOARD OF DIRECTORS

Kris Bosley	Chairperson	April 2026
Michael Meil	Vice-Chairperson	April 2027
Jennifer Simms	Secretary	April 2025
Jeff Jackson	Treasurer	April 2026
Duane Ripperger	Director	April 2027
Todd Clark	Director	April 2025
Scott Rosenbach	Director	April 2027
Louise Ross	Advisory Director	
Juanita Steinman	Advisory Director	
Garrett Griffin	Advisory Director	

OFFICERS

John Hays	President/CEO
Brad Dewey	Executive Vice President/CFO
Keith Hubbard	Sr. Vice President/COO
Lindsay Edwards	Sr. Vice President/CLO
Mary Forslund	Sr. Vice President/CCO
Crissy Aleman	Sr. Vice President/Mortgage Lending
Jason Felty	Sr. Vice President/Business Lending
Terri Van Doran	VP/System Operations
Vanessa Rodriquez	VP/Member Experience, Compliance
Yesica Alvarez	VP/Mortgage Lending
Alison Mullican	VP/Accounting
Lindsey Barclay	VP/Consumer Lending
Bailey Schroeder	Assistant VP/Main Branch
Kelsey Haaland	Assistant VP/Paramount Branch
Meghan Spiker	Branch Manager/Tascosa Branch