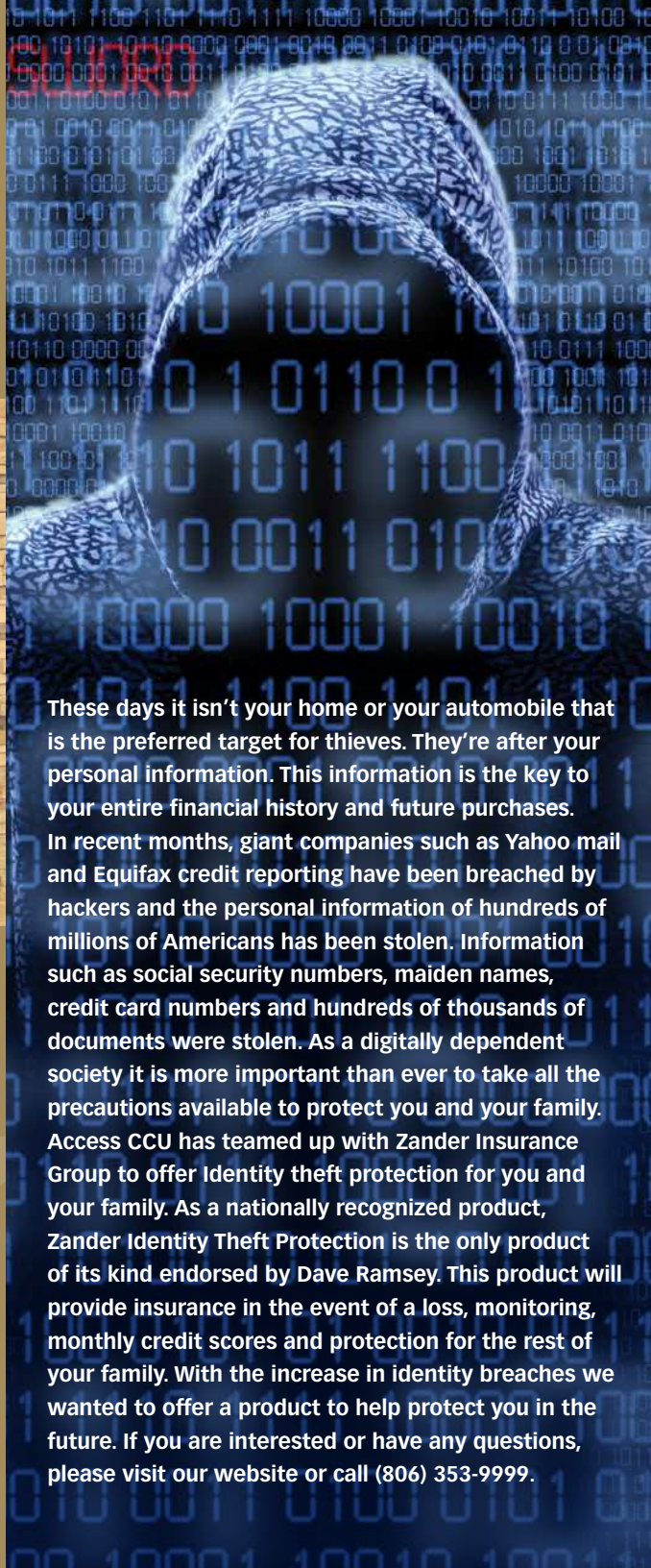


Nothing makes you feel more comfortable than a familiar face. One of those familiar faces at Access CCU is Ashlee Buckley. Ashlee has been with the credit union for three years and has served our membership as a Member Service Specialist and currently as a Lending assistant. Ashlee has become a familiar face to so many of our members that they follow her from location to location whenever



Lending Assistant Ashlee Buckley, is flanked by Krista Hays, Branch Manager and Garrett Griffin, VP/COO as she receives the quarterly Access All Star Award.

she transfers. She has become a member favorite, and we don't mind that at all. Not only is Ashlee a favorite, her coworkers are fond of her as well. They agree she is a joy to work with because of her ability to connect with anyone anywhere. She continues to build long lasting relationships with our members and her teammates. Ashlee cares about the people she serves and that's what makes her an Access All Star.



These days it isn't your home or your automobile that is the preferred target for thieves. They're after your personal information. This information is the key to your entire financial history and future purchases. In recent months, giant companies such as Yahoo mail and Equifax credit reporting have been breached by hackers and the personal information of hundreds of millions of Americans has been stolen. Information such as social security numbers, maiden names, credit card numbers and hundreds of thousands of documents were stolen. As a digitally dependent society it is more important than ever to take all the precautions available to protect you and your family. Access CCU has teamed up with Zander Insurance Group to offer Identity theft protection for you and your family. As a nationally recognized product, Zander Identity Theft Protection is the only product of its kind endorsed by Dave Ramsey. This product will provide insurance in the event of a loss, monitoring, monthly credit scores and protection for the rest of your family. With the increase in identity breaches we wanted to offer a product to help protect you in the future. If you are interested or have any questions, please visit our website or call (806) 353-9999.

**WINTER 2017 RATES**  
CERTIFICATES OF DEPOSIT

TIER	RATE	APY*
6-MONTH	0.75%	0.75%
12-MONTH	0.90%	0.90%
12-MONTH PROMOTION**	1.10%	1.10%
18-MONTH	1.00%	1.00%
18-MONTH PROMOTION**	1.20%	1.20%
24-MONTH	1.09%	1.10%
24-MONTH PROMOTION**	1.39%	1.40%
36-MONTH	1.74%	1.75%
48-MONTH	1.99%	2.00%
60-MONTH	1.99%	2.00%

\*\*\$50,000 MINIMUM

**MONEY MARKET ACCTS**

TIER	RATE	APY*
\$2,500 – \$9,999	.25%	.25%
\$10,000 – \$24,999	.30%	.30%
\$25,000 – \$49,999	.35%	.35%
\$50,000 & OVER	.45%	.45%

\*ANNUAL PERCENTAGE YIELD

**FINANCIAL FOOTNOTES**

As of November 30, 2017

Total assets.....	\$118,554,000
Total deposits.....	\$100,463,000
Total loans.....	\$92,938,000
Net worth.....	14.1%

**IMPORTANT AUDIT INFO**

Please examine the enclosed statement carefully. If it is not correct, communicate any difference in writing to our auditors:  
Connor, McMillon, Mitchell, Shennum, PLLC. P.O. Box 15650 Amarillo, TX 79105  
If you do not reply, our auditors will consider this statement to be correct. Please do not send deposits or loan payments to the auditor's address.

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Toll-free 800.687.2990 / accesscreditunion.com



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ACCESS TO INFORMATION FOR MEMBERS ONLY

Q4  
2017  
INSIDER



**CHAD BROWN** has worked for Amarillo Gear Company LLC for over a decade, and currently serves as Engineering Manager. He holds a degree in Mechanical Engineering from West Texas A&M University and an Advanced Gear Engineering certificate from the American Gear Manufacturer Association. Mr. Brown serves as a Director for the WTAMU Engineering Department and as an Elder at Hillside Christian Church. He has served on the Access Community Credit Union board of directors since 2012. Mr. Brown volunteers professional hours to both the American Gear Manufacturers Association, and the Cooling Technology Institute. He resides in Amarillo with his wife Morgan and three daughters – Parker (1) Boston (4), and Maddox (7). Chad loves spending his time camping in the mountains with all of his girls in his spare time.



**MICHAEL MEIL** serves as Director of Development for Faith City Mission. A position he has held for 5 years. Prior to that Mr. Meil worked in consumer and commercial banking for 10 years. He and his wife, Samarah also co-own Amarillo Travel Network and The Bridal Show of Amarillo. Michael has served on the Faith City Mission board since 2007 and also is a member of Trinity Fellowship Church where he volunteers in any area needed. Mr. Meil holds a BBA in Finance from Texas Tech University and has been an Access Community Credit Union member since 2011. Michael and his wife enjoy traveling together and spending time with their friends. They have two dogs, Chewy and Scooter, who they love dearly. Michael also enjoys mountain biking in Palo Duro Canyon.

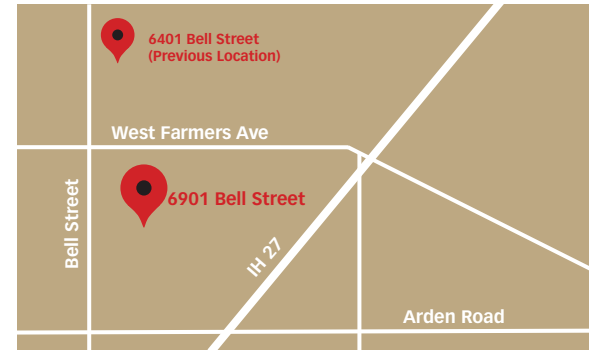


**DUANE RIPPERGER** currently serves as Regional Manager for Xcel Energy. Mr. Ripperger began his career in engineering and subsequently engineering management with Southwestern Public Service Company in 1984. He holds both a B.S. in Electrical Engineering and a Masters in Engineering Management. Mr. Ripperger has been a member of the Access Community Credit Union Board since 2006 and served as Chairperson from 2010 to 2014. He is a senior member of the Institute of Electrical and Electronics Engineers (IEEE) and has served in a number of positions for the local IEEE Panhandle Section and as Chair of the local IEEE Education Committee for ten years. Mr. Ripperger also has been involved as an adult leader in the Boys Scouts of America, and on the Parish Council of St. Thomas Church. He and his wife Karen have two adult sons: Michael, a graduate of Texas A&M University with a B.S. degree in Mechanical Engineering and Daniel, also a graduate of Texas A&M with a B.S. degree in Biology and who is currently attending the Texas A&M School of Dentistry.



## ANNUAL MEETING NEW LOCATION INFORMATION

Our annual meeting is one of the best get-togethers we have all year. We are gearing up and planning for this year's ACCU annual meeting on Thursday April 5th, 2018. Because we have such a large turnout each year, we will be moving our annual meeting just down the street from our Bell St. location to **The Hillside Christian Church at 6901 Bell St.** This will give us more room to spread out and keep everyone comfortable. We will still have all the cash giveaways, prizes and lunch from 11:30–1:00.



A short business meeting including board elections will take place at 12:00 pm. If you have any questions please call us at (806) 353-9999.

**Director Nominees for 2018 are:**

**Place 1 = Michael Meil**

**Place 2 = Chad Brown**

**Place 3 = Duane Ripperger**

It will be the duty of the Nominating Committee to nominate at least one member for each board vacancy. Any member in good standing who meets eligibility requirements set forth by Access Community Credit Union may petition to be included on the ballot. The petition must be signed by a minimum of one percent (1%) of members eligible to vote as of year-end 2017. The petition must be submitted to the Nomination Committee by February 24, 2018 (40 days prior to the Annual Meeting). When only one member is nominated for each position to be filled, a voice vote (not by ballot) may be taken or the Chairman of board or CEO may declare each nominee elected by general consent or acclamation at the Annual Meeting. There will be no nominations from the floor. For more information or to file a petition contact John Hays, CEO/President, at 806-353-9999.

## BOARD OF DIRECTORS

**SCOTT DAVIS**  
Chairperson

**TODD CLARK**  
Vice Chairperson

**CHAD BROWN**  
Secretary

**LOUISE ROSS**  
Treasurer

**DALE HARPER**  
Director

**DUANE RIPPERGER**  
Director

**KRIS BOSLEY**  
Director

**SCOTT ROSENBACH**  
Advisory Director

**JUANITA STEINMAN**  
Advisory Director

**MICHAEL MEIL**  
Advisory Director

