



A C C E S S ★ A L L S T A R

W E S L E Y S H A N N O N

The importance of each Access team member will never go unnoticed. Working hard to achieve a focused common goal, each of us is dedicated to supporting members by helping them build and achieve financial security. Wesley Shannon, our Senior IT Specialist, exemplifies the truest sense of a winning Access team player. Since joining us in September of 2015, he has been dedicated, diligent and a positive force to all those he interacts with.

Brad Dewey, EVP/Chief Financial Officer (L) with All Star, Wesley Shannon (R).

6

HELPFUL TIPS ON SAVING MONEY

Saving money is the first step to building wealth and securing a stable financial future. These 6 tips will get you on the right track to creating a nest egg for yourself and family.

1 Stash away unexpected income for a rainy day.

Unexpected income may feel like a lottery win, and in a way it is. Extra earnings like tax refunds, inheritance, bonuses at work or competition winnings should be your ticket to bolstering your savings not blowing them. Squirrel away excess funds for those days when you need them the most.

2 Don't touch your emergency fund

Emergencies come when you are least expecting them. Whether it's car repairs, medical emergencies, or terminated employment, life is always throwing challenges at you. Having an emergency fund for the unforeseen can make a stressful situation a little more bearable. Nerd Wallet suggests starting at \$500.

3 Be smart with your cards

Who wants to carry around cash when everything is just a swipe away? This simple luxury can either work for or against you. Be smart with your credit cards. Be sure you check your credit card statement regularly so that you are staying within your budget.

4 "Pay yourself first"

"Pay yourself first" is a popular phrase used in finance and retirement planning. The idea is simple—each paycheck you receive should have an amount allocated to your savings, insurance, investments or any account that betters you. Treat these funds like a bill. David Bach, author of The Automatic Millionaire says, "When you earn a dollar, the first person you must pay is yourself. You should save the equivalent of one hour's worth of income each day."

5 Stick to your budget

Setting a budget is the best way to live within your comfort zone. With regular review, this also provides an idea of where your money is coming from and going to.

6 Follow the 50-30-20 rule

A Harvard bankruptcy expert coined the "50/30/20 rule" for spending and saving. The idea is to allocate 50% of your after-tax earnings to necessities like food, shelter, clothing, and transportation. Another 20% towards paying down debt or building up long-term savings and the remaining 30% for spending on entertainment.

**WINTER 2018 RATES
CERTIFICATES OF DEPOSIT**

TIER	RATE	APY*
6-MONTH	1.99%	2.00%
12-MONTH	2.23%	2.25%
18-MONTH	2.28%	2.30%
24-MONTH	2.37%	2.40%
36-MONTH	2.43%	2.45%
48-MONTH	2.72%	2.75%
60-MONTH	3.06%	3.10%

**\$5,000 MINIMUM

MONEY MARKET ACCTS

TIER	RATE	APY*
\$2,500 – \$9,999	.55%	.55%
\$10,000 – \$24,999	.60%	.60%
\$25,000 – \$49,999	.65%	.65%
\$50,000 & OVER	.80%	.80%

*ANNUAL PERCENTAGE YIELD

FINANCIAL FOOTNOTES

As of November 30, 2018

Total assets.....	\$124,273,000
Total deposits.....	\$105,285,000
Total loans.....	\$97,133,000
Net worth.....	13.9%

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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Paramount Branch 2531 Paramount / Amarillo, TX / 806.322.5020
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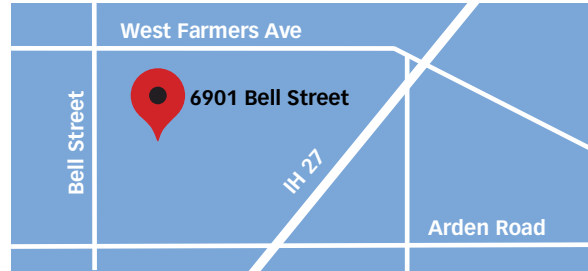
ACCESS TO INFORMATION FOR MEMBERS ONLY

**Q4
2018
CONSIDER**



ANNUAL MEETING

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 4th, 2019 at Messiah's House at 6901 Bell St. (Formerly Hillside South). We will have 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 2019 are:

Place 2: Scott Rosenbach - 2 year term

Place 4: Juanita Steinman - 3 year term

Place 5: Todd Clark - 3 year term

Place 6: Louise Ross - 1 year term

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 2018. The petition must be submitted to the Nomination Committee by February 23, 2019 (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

TODD CLARK, Chairperson

DUANE RIPPERGER, Vice Chairperson

KRIS BOSLEY, Secretary

LOUISE ROSS, Treasurer

MICHAEL MEIL, Director

JUANITA STEINMAN, Director

SCOTT ROSENBACH, Director

DALE HARPER, Advisory Director

2019 BOARD NOMINEES

Juanita R. Steinman currently serves as Human Resource Manager at Sitel Group. Over the past 20 years, Mrs. Steinman has held leadership positions in agribusiness and business firms of diverse sizes. Originally from Amarillo, Texas, Juanita obtained both undergraduate and Master's of Science degrees in Agricultural Leadership Development & Communication from Texas A&M University, College Station Texas. She joined the Access Community Credit Union Board last year, serving as an advisory director. She is a member of the Society for Human Resource Management (SHRM) and has earned a senior certified professional (SCP) designation from SHRM and sat on the TCFA Human Resources Council. Active with the Panhandle Human Resource Association, Juanita has a passion for organizational development and how teams and individuals develop to create collaborative learning systems. Her interests include labor law best practices, employee-customer relationships, and the mechanisms associated with learning organizations. In her free time, she enjoys perfecting her recipes in the kitchen and spending quality time with her husband David and children Norah (9) and Jake (7).



Scott A. Rosenbach currently serves as Executive Pastor of Administration at Trinity Fellowship Church. Mr. Rosenbach is a CPA and has overseen the business administration of all church campuses since 1986 and has served as a church elder since 1990. Prior to that, he worked for the international accounting firm of Arthur Young. He is a veteran of the



United States Navy. A Pampa, Texas native, Mr. Rosenbach obtained his accounting degree from Texas Tech University. He has been a member of the Access Community Credit Union Board since 2004, serving in various roles including Chair of the Vision/Expansion Committee, Treasurer, Director and Advisory Director. Scott was also appointed by Governor Rick Perry to serve on the Advisory Council of Texas Department of Family and Protective Services (DFPS) from 2009-2016. He is a member of the American Institute of Certified Public Accountants (AICPA) and the Christian Leadership Alliance. In his free time, he enjoys working on repairing things around his house and loves riding 4 wheelers. Scott is married to Susan, his wife of over 30 years. He has six grown children and ten grandchildren.

Todd Clark has worked in Financial Administration and Program Management for Pantex since 2002. Prior to working at Pantex, Mr. Clark began his career with Southwestern Public Service in 1982. Mr. Clark has held diverse financial and accounting jobs in three different companies. He holds a BBA in Finance from Stephen F. Austin University. Mr. Clark originally began his service on the Access Community Credit Union Board (formerly Public Service Employees CU) from 1994 to 2003, and then returned to service in 2006. He has served in multiple capacities and on many committees over the years, including expansion/vision committees, technology committees, audit committees and as Chairperson. He is a member of the Fellow Life Management Institute (FLMI) and also has experience in financial fraud auditing. Mr. Clark also has been involved as Board member of the Estacado Homeowners Association from 2005 to 2010. He and his wife Mary Ann, of 30 years, have two adult sons.



Louise C. Ross currently serves as Executive Director of the Amarillo Business Foundation and has served the foundation for 19 years. Prior to her work with ABF, Ms. Ross began her career with Southwestern Public Service company in 1977 and retired in 1997 after 20 years of service. Ms. Ross has also previously taught at all levels including Graduate Assistant in the English Department at West Texas A&M University. She holds a bachelor's degree in accounting as well as a Master's of Education from West Texas A&M. Ms. Ross began service on the Access Community Credit Union Board (Formerly Public Service Employees CU) in 1981. She has served in multiple capacities and on many committees over the years, including expansion/vision committees, audit committees and as Chairperson. Louise has a long history of service to her community. Ms. Ross brings a vast and diverse level of experience in helping lead and govern local non-profits. She has dedicated many years to helping fulfill the mission of Children's Rehabilitation Center and Catholic Family Services; serving multiple times as Chairperson for both organizations. She also serves on the Arts Advisory Committee at West Texas A&M University and has served on the Amarillo City Planning and Zoning Commission. Ms. Ross is also an active volunteer and member of St. Mary's Cathedral Church.