



Strength

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# Strength

Strength is born through the passage of time, a product of commitment and diligent effort. It is not immediate, nor is it infinite. Acquiring it is like harnessing the power of a mighty locomotive, an engine heaving and hissing in the station, building a powerful head of steam, increasing its strength before slowly, purposely moving down the tracks of time, billowing the steam of success and progress as it journeys to a prescribed destination.

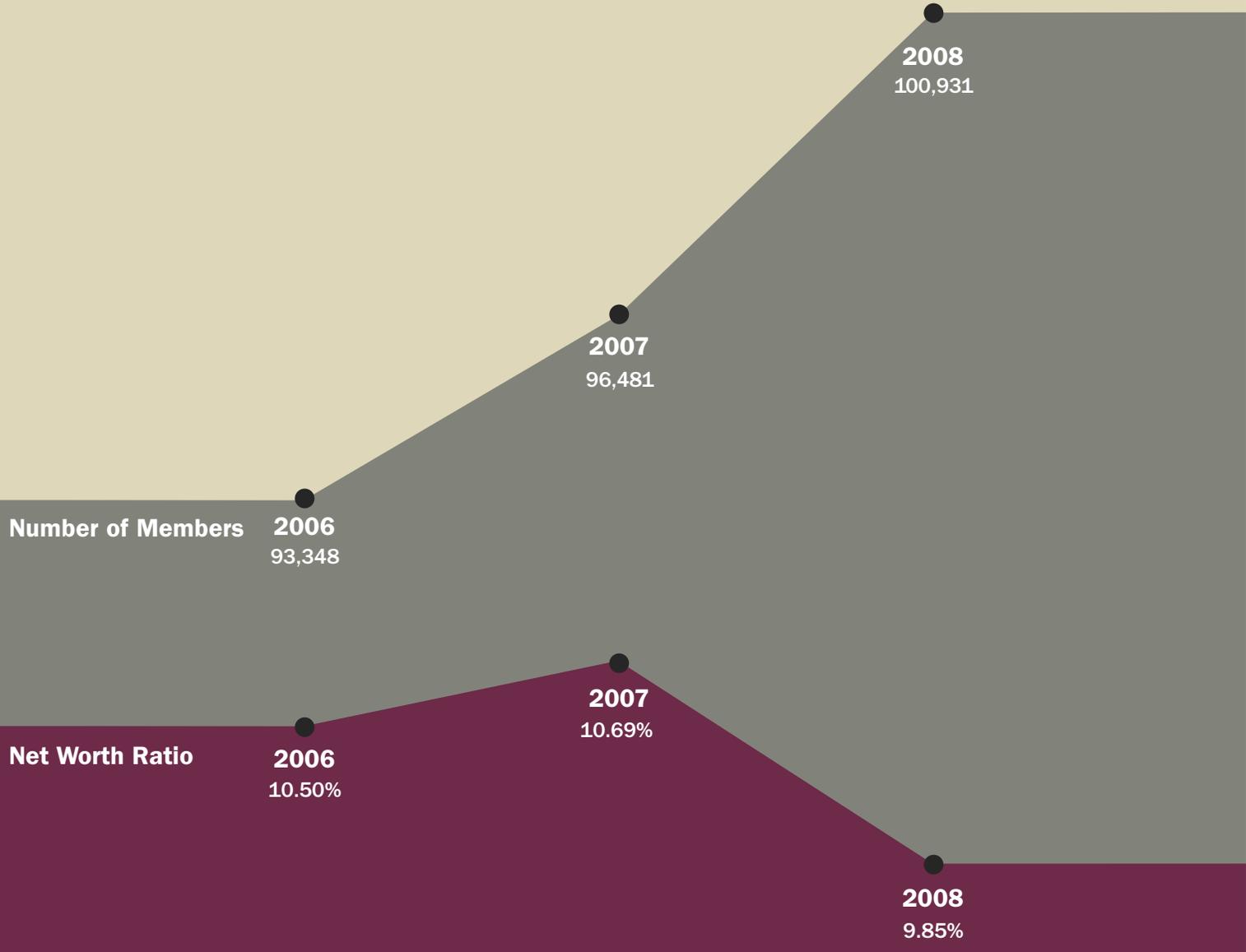
The presence of strength is a powerful ally, but one which must be monitored constantly. Like stoking the coals of a red-hot fire, it must be fed with the fuel of planning and intent, otherwise it can become as fragile and useless as the final wisps of steam escaping the stack of a once roaring engine.

Our economy is like the rails that guide the mighty locomotive, maneuvering strength in directions from which it is difficult to deviate. The economic rails rise and fall according to the landscape. Businesses follow this path, building speed as the economy pushes them forward, then throttling back as that same economy wanes. Depots dot the way, allowing businesses to take a deep breath and replenish their strength.

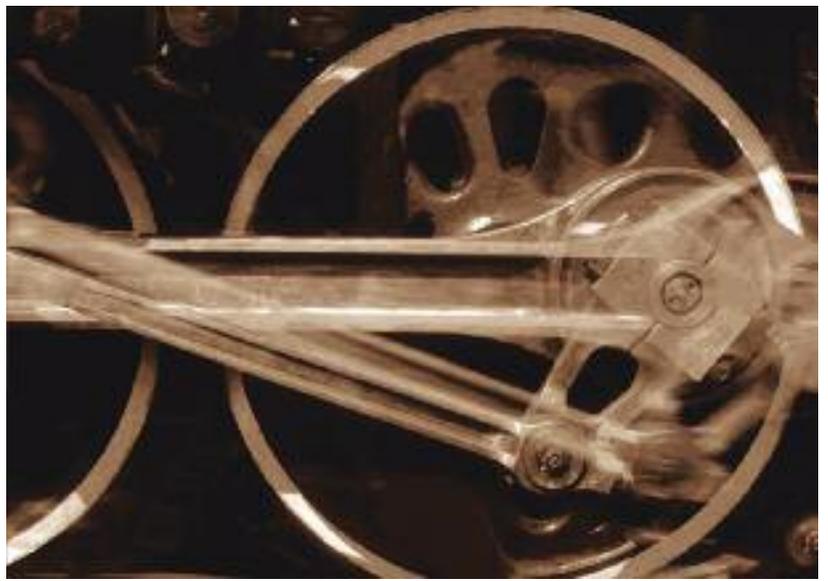
Like many businesses, the engine that is Vantage now stands ready in the station. We have not lost strength, but instead we continue to take on passengers while plotting the course for the next leg of our journey, stoking the fire that pushes us forward. We recently took aboard our 100,000th passenger, a noteworthy member milestone on our long, prosperous voyage.

Yes, Vantage remains strong and thriving. One reason is our planning and foresight, and one example of this planning involves our very first branch, Creve Coeur. As of March 31, 2009, we retired our Creve Coeur branch. We've known this would be necessary for some time now. The facility was built in the 1960s and posed renovating challenges that were hard to overcome. In order to bring a new level of service to the Creve Coeur/Olivette community, we introduced our new, state-of-the-art Olivette branch in 2006. It's a move that will give us a full head of steam well into the future.

It's been a difficult year for many. The economy is fragile, but Vantage sits on solid ground, much of our strength derived from a membership that continues to support its credit union. This is the strength that keeps us growing and defines what being a part of a cooperative is all about. Our members got us started, and our members will see us through. This loyalty keeps us viable and will continue to lead the way as we steam down the tracks of time, building strength and providing for our members. The trip is not without crossroads and flashing lights, but it is certainly a trip worth making. We welcome all aboard.







# Report from the Board of Directors

## Dr. Jerry R. Eichholz, Chairperson



Strength is a quality that benefits from the passing of time. It can be a bulging muscle producing the fruits of manual labor, or strong leadership driving the corporate machine. In either case, it is acquired by harnessing both desire and a plan that unfolds with the calendar. It is not elusive, but it is the product of a dedicated process fueled by the commitment to succeed.

Your credit union reflects the strength of a mighty oak, once a seedling, now a pillar of strength with the passing of time, enhancing all around it. It remains firmly rooted, standing tall in an environment that has caused lesser entities to wilt. This is a direct result of sowing the seeds of success. We do not scatter them indiscriminately into the prevailing wind, but rather nurture them in a predestined plot, where we can watch and manage their growth.

Strength also comes in numbers. We recently surpassed the 100,000 mark for membership. This is a true milestone for Vantage. But while raw numbers are especially important for strength in more trying times, it is the loyalty of our members that provides the necessary foundation for our strength. It is the vote of confidence members give

us with their faith in the credit union that builds our strength and allows us to not only survive, but also thrive.

As a reward for member loyalty, we continually strive to offer the best in member service. As we retire our Creve Coeur branch in 2009, we provide the much-improved amenities of our new Olivette branch, opened in 2006. The Creve Coeur branch was our very first, so it held much sentimental value, but our plan for replacing it has been in place for some time now. The old building was just too old and costly to renovate in a fashion that would satisfy our desire to offer members the most state-of-the-art functionality. Our planned response to this facility situation is indicative as to what breeds our strength.

Your Board of Directors is extremely proud to report that the strength of Vantage remains solid even in this turbulent economic landscape. Our position of strength underscores our commitment to making and implementing the necessary decisions. Our members give us the strength and drive to accomplish this. We're happy to have you aboard. Here's to the continued success of our credit union!

A handwritten signature in black ink that reads "Jerry R. Eichholz".

# Report from the President

## Hubert H. Hoosman, Jr., President/CEO

There's no denying it, 2008 was a trying year. It was a difficult time for many, from the personal hardships of families to the bottom line of businesses. Jobs were lost. Homes foreclosed. Budgets shrunk. Investments lost considerable value. Retirements were postponed. It's seldom that we see an economic crisis that reaches across so many lives, but that's the reality of 2008.

Yet as it often happens, there was a silver lining to all the turmoil; we were presented with lessons from which to learn. Some were learned the hard way, but many times those are the experiences that make the most lasting impression.

The dire housing situation taught us to not overextend ourselves. Taking on more debt than we can safely manage is never a good idea. This episode underscored that. From mortgages to credit cards, we would all do well to live within our means.

The increase in unemployment provided another lesson. Breadwinners who lost their jobs quickly learned the importance of having an emergency fund as a cushion for just such situations. Experts recommend six months worth of living expenses, but many financial planners have now increased that amount to one year's worth.

It may be a cliché, but if anything, this economic challenge has presented the opportunity to make us all stronger. In the future, chances are good we'll think twice before making important decisions. In the over 50 years that Vantage has provided financial services to members, we've taken serious notes on handling such difficult times. Thanks to this studious devotion to history, your credit union remains strong and viable even in the current economy.



While we can point to leadership as a reason for our success, the truth is, our continued strength is more a product of our members. We are now over 100,000 strong. Yes, there is strength in numbers, especially when you consider the loyalty of our members. We are seeing the result of being a cooperative, where no one member is more important than another, where we sit back to back, offering support for our neighbors and community. Yes, times like these can be very trying, but they also have a knack for bringing out the best in all of us. Because of this, your credit union is strong and confident about the future.

Onward and Upward!

*Hubert H. Hoosman, Jr.*

# Report from the Secretary/Treasurer

## Mark Rudolph



It says quite a bit that your credit union is strong and thriving in such tumultuous economic times. This is no accident. Through diligence and a commitment to excellence, we've reached a plateau that is both stable and productive. Has it been easy? Not at all. Our strength is not something that comes as a given, rather it is a position in which we invested time and focused energy.

We stand both firm and affirmed in our convictions, our direction driven by the success of the past, and the promise of the future. No, it hasn't been easy. This is a challenge like we've never experienced as a cooperative. But thanks to a strong and loyal membership, we are weathering the storm and look to reach the silver lining stronger than ever. Below are some of the numbers that indicate our strength and vitality in the face of so many challenges:

	<b>2007</b>	<b>2008</b>
Total Assets	\$ 498,246,943	\$ 534,679,190
Members	96,481	100,931
Loans	\$ 403,492,107	\$ 427,207,571
Employees	311	315
Branches	15	15

A solid business plan mixed with a generous strength of conviction very often is a recipe that allows the cream to rise to the top. Vantage remains viable in the world of financial services, where poor decisions have reduced the ranks of some of the field's most respected names. We see no reason to think our position will change, nor will our attitude. We will continue to secure a strong financial position, but never at the cost of our members.

A handwritten signature in black ink, appearing to read "Mark Rudolph". The signature is written in a cursive style with a long horizontal flourish extending to the right.

# Report from the Supervisory Committee

## Scott Anderson, Chairperson

What if outsiders had been looking over the shoulders of the management and Board of Directors at Enron? Would that historic corporate scandal have happened? Would so many innocent people have been hurt financially?

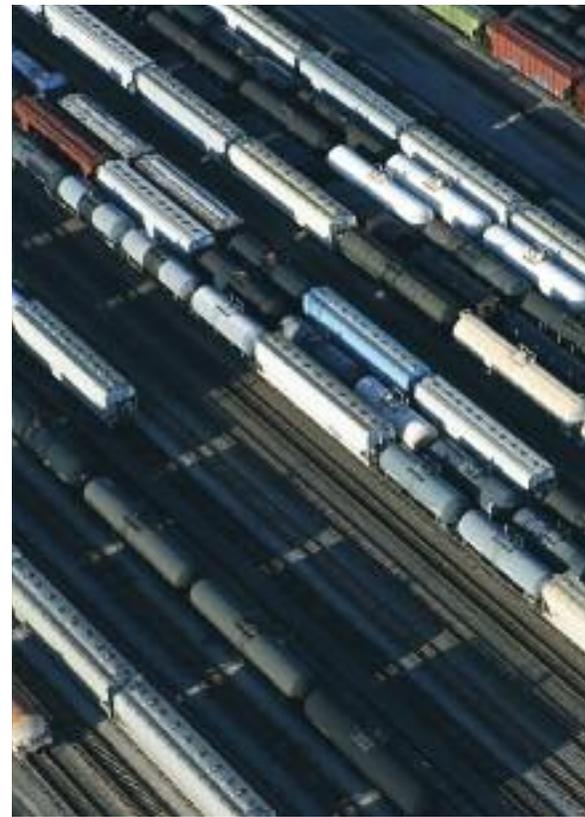
The Supervisory Committee of Vantage Credit Union is a group of member-owners put into place to help avoid such a crisis. They have no connection to Vantage management or the Board of Directors. Their sole function is to stand guard over the health and security of our Credit Union. This is especially important now as our country is in the midst of some of the most challenging financial times in our history. Your Supervisory Committee has been standing watch as the Credit Union navigates these tumultuous times.

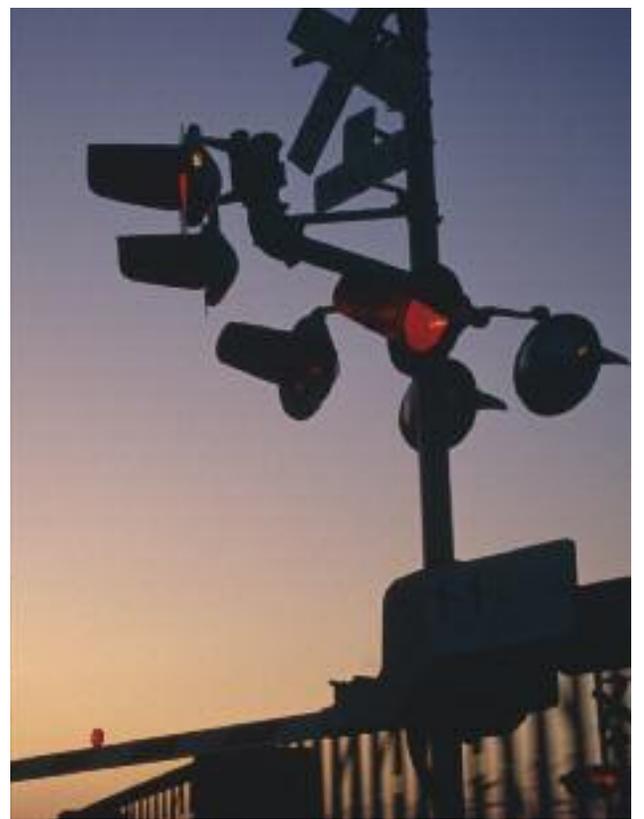
Supervisory Committee volunteers are supported by true professionals and experts in the field of accounting and audit. Mr. Gil Sedabres is the Director of Internal Audit and Ms. Cheri Schneier is the Senior Auditor. Both these individuals bring their professional expertise to bear and provide ongoing and independent examination of credit union operations for the Supervisory Committee to review.

Stephen Lang and Associates performed the state-mandated external audit for 2008. Vantage Credit Union received the best audit opinion possible—an Unqualified Report. It is summarized here and reinforces the financial strength of VCU at the time of the Audit.

The Supervisory Committee will continue to stand watch over the health and security of our Credit Union. If you have an interest in volunteering for your credit union, we strongly encourage you to get involved. Appointments are made annually to the Supervisory Committee.







# Approved 2009 Budget

<b>Income</b>	
Interest on Loans	\$ 28,760,724
Interest on Investments	3,331,013
Other Income	16,955,416
<b>Total Income</b>	<b>\$ 49,047,153</b>
<b>Expenses</b>	
Interest Expense	\$ 7,739,383
Employee Expense	14,815,547
Operating Expense	24,449,682
<b>Total Expenses</b>	<b>\$ 47,004,612</b>
<b>Surplus</b>	<b>\$ 2,042,541</b>

# Report from Independent Accountants

January 29, 2009

To the Board of Directors and Supervisory Committee of Vantage Credit Union:

We have audited, in accordance with auditing standards generally accepted in the United States of America, the balance sheets of Vantage Credit Union as of December 31, 2008, and the related statements of income and comprehensive income, changes in members' equity and cash flows for the year then ended (not presented herein). In our report dated January 29, 2009, we expressed an unqualified opinion on those financial statements.

In our opinion, the information set forth in the accompanying condensed financial statements, when read in conjunction with the financial statements from which it has been derived, is fairly stated in all material respects in relation thereto.

*Stephen Lang & Associates, LLC*

Stephen Lang & Associates, LLC



# Statement of Financial Condition

For Fiscal Years Ending  
2006, 2007, 2008

<b>Assets</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>
Loans to Members	\$ 383,826,007	\$ 403,492,107	\$ 427,207,571
Allowance for Loan Loss	-3,895,374	-4,595,940	-5,592,734
Cash	15,301,662	15,469,210	14,383,056
Investments	49,856,766	43,048,797	57,048,872
Building & Grounds	14,431,685	27,356,301	27,238,590
Furniture & Fixtures	5,364,892	5,659,709	4,852,175
Other Assets	13,650,146	7,816,759	9,541,660
<b>Total Assets</b>	<b>\$ 478,535,784</b>	<b>\$ 498,246,943</b>	<b>\$ 534,679,190</b>
<b>Liabilities</b>			
Shares	\$ 416,685,301	\$ 439,778,236	\$ 456,071,794
Equity	50,176,850	52,001,708	52,972,550
Other Liabilities	11,673,633	6,466,999	25,634,846
<b>Total Liabilities &amp; Owner's Equity</b>	<b>\$ 478,535,784</b>	<b>\$ 498,246,943</b>	<b>\$ 534,679,190</b>

# Statement of Income and Expenses

For Fiscal Years Ending  
2006, 2007, 2008

<b>Income</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>
Interest on Loans	\$ 28,642,900	\$ 30,640,442	\$ 30,609,499
Interest on Investments	2,283,589	2,279,550	2,296,278
Other Income	13,222,061	14,791,568	14,890,964
<b>Total Income</b>	<b>\$ 44,148,550</b>	<b>\$ 47,711,560</b>	<b>\$ 47,796,741</b>
<b>Expenses</b>			
Interest Expense	\$ 9,181,174	\$ 10,795,267	\$ 9,432,346
Employee Expense	11,626,462	13,376,858	15,299,443
Operating Expense	21,007,280	22,717,231	22,985,900
<b>Total Expenses</b>	<b>\$ 41,814,916</b>	<b>\$ 46,889,356</b>	<b>\$ 47,717,689</b>
<b>Non-Operating Income/Expense</b>	<b>\$ -2,253</b>	<b>\$ -47,648</b>	<b>\$ 906,213</b>
<b>Surplus</b>	<b>\$ 2,331,381</b>	<b>\$ 774,556</b>	<b>\$ 985,265</b>

# Shares, Assets and Net Loans

For Fiscal Years Ending  
2006, 2007, 2008

	2006	2007	2008
Total Shares	416,685,301	439,778,236	456,071,794
Asset Size	478,535,784	498,246,943	534,679,190
Loans Outstanding	383,826,007	403,492,107	427,207,571
<b>Loan Categories</b>			
		<b>Percentage</b>	<b>2008</b>
Checking Line-of-Credit		3.21 %	13,725,265
New Auto		7.86 %	33,586,520
Used Auto		40.88 %	174,638,711
RV/Boat		8.06 %	34,415,744
Miscellaneous		4.11 %	17,573,556
Home Equity		9.53 %	40,695,107
First Mortgage		11.72 %	50,066,458
Second Mortgage		6.70 %	28,610,372
Credit Card		7.93 %	33,895,838
<b>Loans Outstanding</b>		<b>100%</b>	<b>427,207,571</b>

# Report from the Nominating Committee

The credit union's 2008-2009 Nominating Committee proudly recommends the following candidates to fill the vacancies on Vantage Credit Union's Board of Directors. Each candidate is nominated for a three-year term.

## **Mark Edwin Rudolph**

Mr. Rudolph is the Missouri Director of AWS, LLC. In his position, Mr. Rudolph is responsible for organizational development and ongoing management of supports and service for persons with developmental disabilities and their families. Mr. Rudolph has served a number of community and church organizations as a volunteer throughout the years. In addition, Mr. Rudolph has been actively involved as a credit union volunteer for many years. He has served in a variety of capacities and is currently the Secretary/Treasurer of the Board of Directors.

## **Toni Martin**

Ms. Martin is a Finance Leader for MasterCard Worldwide. In her position she is responsible for departmental process improvement initiatives and ad hoc project support. As an active volunteer, and working mother, Ms. Martin has donated her time and support to various school, church and community activities. As a credit union volunteer, Ms. Martin is completing her first term on the Board of Directors.



# Board of Directors 2008 Travel Expenses

## **Judy Bartels**

National Credit Union Supervisory Committee Conference, January 16, 2008

## **Daniel Boyle**

CU Conferences, FutureVision Symposium at Sea, June 15, 2008

Missouri Credit Union Association Hike the Hill, September 9, 2008

## **Dr. Jerry Eichholz**

Leadership Development Seminar, June 4, 2008

31st Annual Directors Conference, August 4, 2008

Credit Union Winds of Change Conference Cruise, September 21, 2008

## **Dan Isom**

African-American Credit Union Coalition Annual Meeting, August 5, 2008

CUNA Volunteer Training Institute, October 24, 2008

## **Kathy O'Neill**

National Credit Union Supervisory Committee Conference, January 16, 2008

## **Dr. Arnold Potts**

National Credit Union Supervisory Committee Conference, January 16, 2008

National Credit Union Conference for Directors & Management, May 13, 2008

## **Mark Rudolph**

Mediterranean EduCruise, July 24, 2008

## **Dr. William Solomon**

CU Conferences, Credit Union Spring Training Conference, March 13, 2008

CUNA 2008 Community Credit Union Conference, October 7, 2008

## **Dr. James Westbury**

National Directors Roundtable Conference, October 3, 2008

## **Paul Ziegler**

CU Conferences, Credit Union Spring Training Conference, March 13, 2008

**Total travel expenses paid:**

**\$70,988.98**



# 2008 Annual Meeting Minutes

## April 3, 2008

The 50th Annual Meeting of Vantage Credit Union was held on Thursday, April 3, 2008, at the Graphic Arts Banquet Room & Auditorium, St. Louis County, Missouri, pursuant to the notice given to all members in accordance with the bylaws. Approximately 135 members and guests were in attendance.

Upon arrival, members and invited guests were given a 2007 Annual Meeting Ballot, a 2007 Annual Report\*, and a 2007 Vantage Credit Union 50th Annual Meeting Agenda\*.

Dr. Jerry Eichholz, Chairperson of the Board, presided and welcomed members and guests to the 50th Annual Meeting of Vantage Credit Union.

Dr. Eichholz introduced special guests by invitation and asked them to stand: Dennis DeGroodt (not in attendance), Mary and Thomas DiMercurio, Bill Humpfer, Dr. Arnold and Anna Potts, Dr. James and Evelyn Sallade, Dan Ceriotti, Ron Compton and his wife, Diane. Dr. Eichholz thanked them for attending tonight's meeting. He also thanked the staff for attending. Each of you are appreciated for your interest and involvement in your Credit Union.

Dr. Eichholz declared there was a quorum and called the meeting to order at 7:07 PM.

Dr. Eichholz asked Ron Compton to act as Official Parliamentarian for the business meeting. Mr. Compton acknowledged in the affirmative.

Dr. Eichholz asked for a motion to approve the 2006 Annual Meeting Minutes. Upon motion duly made and seconded, the minutes of the 49th Annual Meeting held April 24, 2007 were unanimously approved as printed.

Dr. Eichholz asked if there were any additions or changes to the agenda. Hearing none, upon motion duly made and seconded, the agenda was unanimously approved as printed.

Dr. Eichholz presented the Report from the Board of Directors. The Credit Union has invested in our members and what they needed throughout our history, which began in 1957. The written report from your Board of Directors is on page 6 in the Annual Report. Dr. Eichholz gave an example of Vantage Credit Union's member service that he experienced at lunch one day at a Bob Evans restaurant. The waitress at the restaurant said that she loves Vantage Credit Union for our great customer service and would never go to a bank again. Dr. Eichholz said some of you in this room are responsible for that. Thank you for what you do on a daily basis. Dr. Eichholz remarked that he is glad to see we have not drifted too far from the reason why we are a credit union.

Dr. Eichholz introduced the current Vantage Credit Union Board of Directors: Dr. William Solomon, Vice Chairperson; Mark Rudolph, Secretary/Treasurer; Dan Isom, Director; Dan Boyle, Director; Toni Martin, Director; Paul Ziegler, Director; and Dr. Arnold Potts, Director Emeritus.

Dr. Eichholz introduced Mark Rudolph, Board Secretary/Treasurer. Mr. Rudolph stated the Credit Union has set as a goal measured, intentional, and purposeful growth. The written report from the Secretary/Treasurer is on page 8 in the Annual Report. Mr. Rudolph referenced the Statement of Financial Condition and Statement of Income and Expenses, which are on pages 14 and 15, respectively, in the Annual Report.

Dr. Eichholz stated successful organizations are a result of strong leadership, and he introduced Mr. Hubert Hoosman, Jr., President of Vantage Credit Union. Mr. Hoosman asked everyone to repeat the credit union motto, "not for profit, not for charity, but for service." Mr. Hoosman gave the Report from the President. The written report is on page 7 in the Annual Report. The approved 2008 budget is included in the Annual Report. Mr. Hoosman listed employee programs that evaluate member service: the iCARE program, which acknowledges employees that go the extra mile; MyDAS, which shops the Credit Union and assesses us. Every shop our numbers have gone up. We initiated periodic member surveys and those numbers continue to get higher and higher. Our state examinations are so good they now mail it to us. Our systems are stronger, as are our processes and policies. We have implemented efficiencies. We are successful when we are 85% to 95% loaned out. Mary Redfern taught that we should go the extra mile no matter what it takes, and her teachings are still alive and well. Investment Service Group last year, based on a regulation, was brought back in the Credit Union. Now, they

can focus 100% on VCU members. Mortgage Solution is partnering with seven other credit unions. The insurance group has 800 homeowner and auto policies. AAA may want to see if we will team with them. Mr. Hoosman acknowledged the merger of the former Community Education Federal Credit Union in Wood River, Illinois and asked those employees to stand. Deployment of our branches has slowed down, however, except we have secured future sites for Bridgeton and Shiloh, Illinois.

Dr. Eichholz introduced the Supervisory Committee Chairperson, Kathy O'Neill. Ms. O'Neill informed the attendees that the Supervisory Committee is charged with making sure the members' money is secure. The written report from the Supervisory Committee is on page 9 in the Annual Report. Ms. O'Neill introduced the Internal Auditors, Gil Sedabres and Cheri Schneier. Ms. O'Neill introduced the other members of the Supervisory Committee and asked them to stand and be recognized, Judy Bartels, Vice Chairperson; Deborah Hauser; Allan Smith; Chandra Moore and Scott Anderson. The Report from Independent Accountants is on page 13 in the Annual Report. Copies of the 2007 independent audit, conducted by Stephen Lang & Associates, LLC, were available for review at the registration table. Vantage Credit Union received an Unqualified Report.

Dr. Eichholz introduced Mark Rudolph, the Chairperson of the Nominating Committee. Mr. Rudolph introduced the members of the Nominating Committee, Dr. James

Westbury, Dan Boyle, Dan Isom, Mary DiMercurio, and staff member Jodi Harris. The 2007-2008 Nominating Committee proudly recommends the following candidates for Vantage Credit Union's Board of Directors, Dr. William H. Solomon and Dr. Jerry Eichholz. Each candidate is nominated for a three-year term. In the Annual Report are demographic and personal information on each of the candidates.

Dr. Eichholz acknowledged the arrival and introduced Dr. Westbury, Director Emeritus.

Dr. Eichholz thanked Mr. Rudolph for the Nominating Committee's report. He accepted the Nominating Committee's Report and discharged the Committee.

Dr. Eichholz turned the meeting over to Mr. Rudolph. He acknowledged Jodi Harris for her work on the Nominating Committee. Mr. Rudolph asked for nominations for the Board of Directors from the floor three times. Hearing none, Mr. Rudolph declared the nominations to be closed and stated, the Chair will now entertain a motion to elect the slate of nominees for the Board of Directors. Upon motion duly made and seconded, the slate of nominees was unanimously elected to the Board of Directors for 2008.

Mr. Rudolph congratulated the newly elected members of the Board of Directors, Dr. Jerry Eichholz and Dr. William H. Solomon.

Dr. Eichholz asked if there was any Old Business. Hearing none; Dr. Eichholz asked if there was any New Business. Dr. Westbury stood and asked to be recognized by the Chair. Dr. Eichholz recognized Dr. Westbury. Dr. Westbury explained that he was asked to attend an award presentation this evening. He was pleased to accept the Beyond the Classroom Award on behalf of Vantage Credit Union from the Special Education Foundation. The Foundation was created outside the Special School District and their accomplishments are legion throughout the state. Every year, the Foundation does a number of fundraising activities that the Special School District could not do. Hubert Hoosman is a member of the Board of Directors of the Special Education Foundation. This evening during the award presentation, the following comments were made:

*"The spirit of giving is also alive and well at Vantage Credit Union. For the past five years, Vantage Credit Union has served as a major sponsor of the Commitment to Kids Banquet. This gift alone provides scholarships to three students with special needs each year. Not only does Vantage Credit Union give to this event but, in addition, their CEO and President, Hubert H. Hoosman attends the banquet to present awards to the students. It is obvious that Hubert enjoys the role of seeing the look of pride on the faces of each of the scholarship winners.*

*Added to the generosity of the banquet donation is the gift from Vantage Credit Union in serving as a major sponsorship for the Dan McLaughlin Golf Tournament. Not*

*only did Vantage give generously in this contribution, they carried their generosity a step further and pledged another donation to the Kid to Camp Program at the tournament. And then, to top that, Vantage gives a sleeve of golf balls to each of the 250 golf participants.*

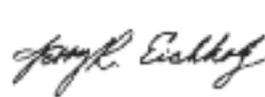
*Each year, Vantage places posters of the golf tournament in the lobby of each of their branches to help promote and create awareness of the event. An of course, Vantage brings two foursomes to the tournament. This past year, Vantage's foursomes were generous at the dinner in their purchase of oral auction items!!*

*Much of this credit goes to Hubert Hoosman and his board for their continued generosity. We are so very appreciative of your many contributions as your generosity benefits countless children. It is our honor to present this award to Vantage Credit Union. We ask Vantage CEO and President, Hubert Hoosman and his board to accept the Foundation's 2008 Beyond the Classroom Business Partner Award. Congratulations!"*

Dr. Eichholz presented the Special Education Foundation's 2008 Beyond the Classroom Business Partner Award to Hubert Hoosman for his leadership to that worthy cause.

Dr. Eichholz asked if there was any other New Business. Hearing none; he declared there is no Old Business and there is no additional New Business.

With no further business, upon motion duly made and seconded, the meeting was adjourned at 7:38 PM.



**Dr. Jerry R. Eichholz**  
Chairman



**Mark Rudolph**  
Secretary/Treasurer

\* Copies filed in official minutes book or appropriate file. (Minutes recorded and typed by Luanne Carter)

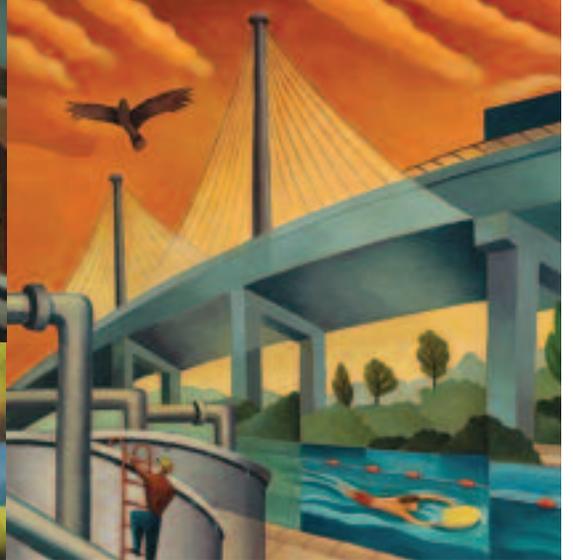
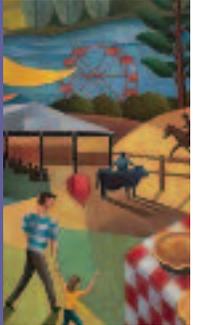
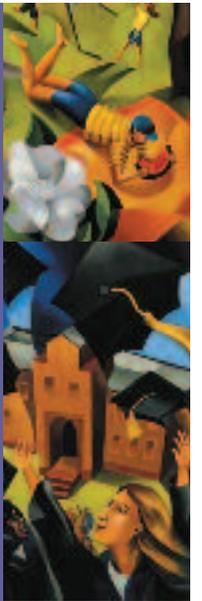


## Senior Management Team

Pictured from left to right

**Front row:** Frank Gluck, President/CEO of CUSO Operations; Debbie Nelson, Vice President Compliance/Security/Facilities; Kathy Palmer, Vice President Marketing; Cindy Harbison, Vice President Accounting/Automated Services; Eric Acree, Executive Vice President.

**Back row:** Jim Cochran, Vice President Retail Sales; Chris Pickett, Vice President Lending; Doug Ruckman, Executive Vice President/CFO; Hubert Hoosman, Jr., President/CEO; Randy Yeck, Executive Vice President; Cam Minges, Executive Vice President.





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the National Credit Union Administration.

