



60th Annual Membership Meeting

March 30, 2022



Donna Cook

Chair

Becky Marshall

Secretary

Wayne Laubmeier

Vice Chair

Pamela Thomas

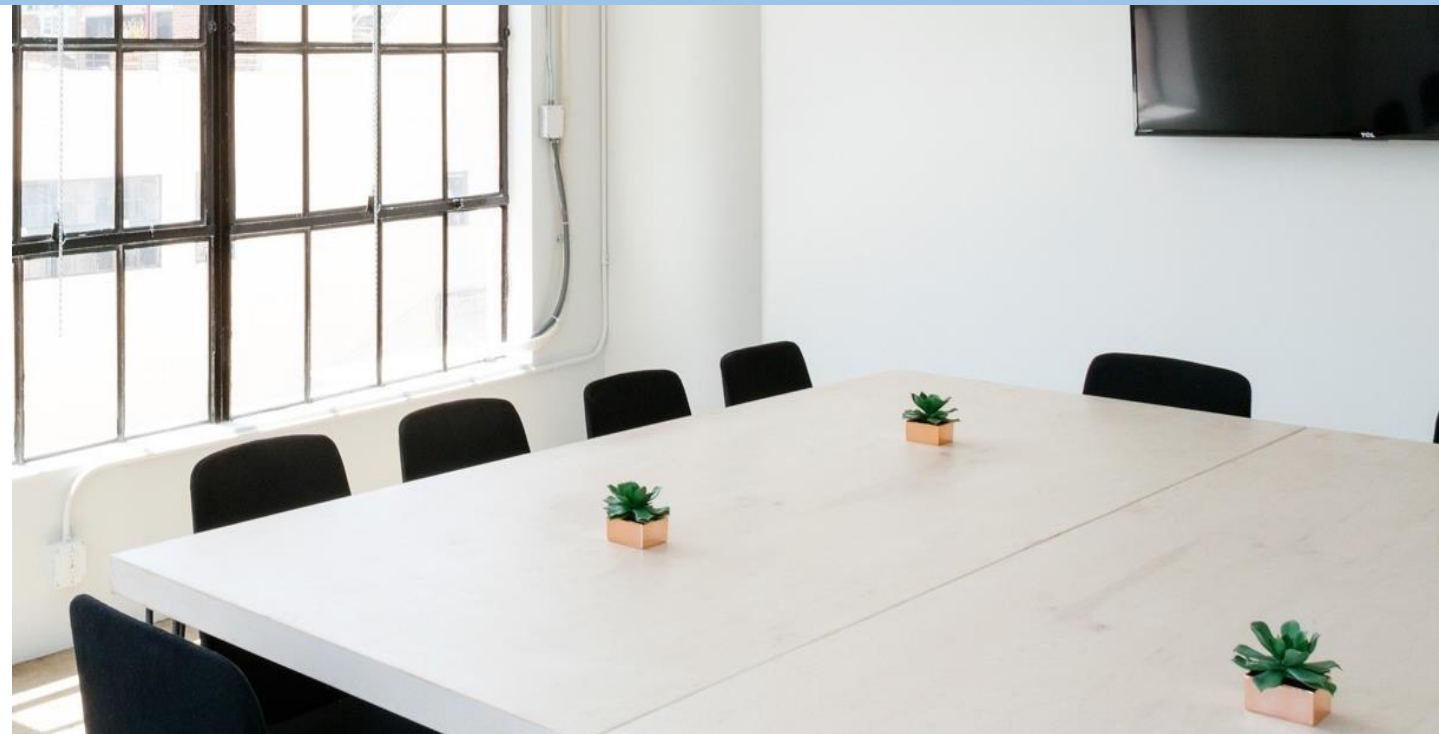
Member

Jan Estrada

Member



Board of Directors





Credit Union Staff



Karen Lizana
Manager

Melissa Peterson
*Financial Service
Representative*

Freda Blaine
*Financial Service
Representative*

John Curry
*Financial Service
Representative*

Statement of Financial Condition

As of December 31st, 2021

Assets

Loans to Members:	\$3,142,764.93
Cash on Hand:	\$704,414.81
Investments:	\$5,782,562.55
All Other:	\$10,838.55
Total Assets:	\$9,618,448.05

Liabilities

Share Deposits:	\$7,447,698.92
Regular Reserve:	\$79,340.84
Undivided Earnings:	\$2,083,674.54
All Other:	\$7,733.75
Total Liabilities:	\$9,618,448.05





Our Story And Mission

Our Story

Memorial Federal Credit Union opened its doors in February 1962 to provide financial services to the employees of Memorial Hospital and their family members. In the years since, we have grown our membership and continue to provide exceptional service.

Our Mission

Memorial Federal Credit Union pledges to provide quality financial services responsive to the needs of its member owners. The credit union is committed to the philosophy of helping people in a caring professional atmosphere.



Audit History

2021

The supervisory committee is responsible for auditing the credit union each quarter. We also have a yearly supervisory audit done by an outside service. The NCUA (National Credit Union Association) our accrediting agency does an examination of the credit union every 12-18 months.

Supervisory Committee:

Christine Hayden– Chair

Denice Gulley

Angie Johnson



Goals Completed

2021



App

Memorial FCU introduced an App for both Apple and Google.



New Rates

Memorial FCU changed loan rates across the board to remain competitive. These loan rates are available year round. We also set dividends on your savings and share certificates higher than our competitors.



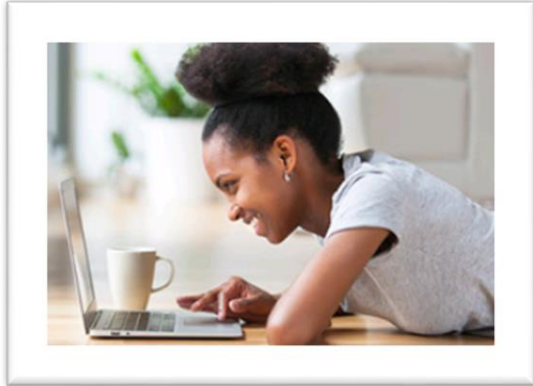
Electronic Funds Transfer (ACH)

Completed



Initiatives

2022



Innovative solutions to bring more electronic services online



Privacy:
freedom from
unauthorized intrusion



Your voice matters at Memorial FCU! Let us know of any services or improvements you'd like to see.



BOD Nominations

2022



Donna Cook and Jan Estrada were nominated to serve additional terms of 3 years as Board of Directors members. Mrs. Cook and Mrs. Estrada have agreed to serve, if elected.

Angie Johnson was nominated to serve additional terms of 3 years as Supervisory Committee member. Ms. Johnson has agreed to serve, if elected.





Income Tax Loan Special

\$500.00 to \$1,000.00

up to 12-month financing

as low as **5.25% A.P.R.***


**Credit Worthiness Applies
Credit Check Required**

**LOAN SPECIAL
NOW THROUGH
APRIL 15, 2022**

Cash

Prizes





On behalf of the Board of Directors and the Memorial FCU team, we express our sincere appreciation to YOU, our members, for choosing Memorial FCU for your financial services. We look forward to serving you and your families for years to come.



4500 13th Street
PO Box 1810
Gulfport, MS 39502

(Phone): 865.3142
(Fax): 865.3026
service@memorialfcu.org

<https://memorialfcu.org>