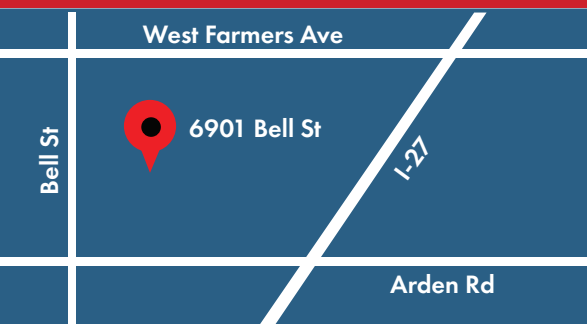


# Q4 <sup>2023</sup> INSIDER

ACCESS COMMUNITY CREDIT UNION



## ANNUAL MEETING

Our annual meeting is a great way for us to connect with our members and reflect on the success of the previous year. Our 2024 Annual Meeting will be on Thursday, April 4th, 2024 at Messiah's House Church, located at 6901 S Bell street from 11:30 AM - 12:30 PM. A short business meeting including board elections will take place at 12:00PM. Cash and prize drawings will also take place during lunch.

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

Nominees for 2024 are:

<b>Place 1: Michael Meil</b>	<b>3 year term</b>
<b>Place 2: Scott Rosenbach</b>	<b>3 year term</b>
<b>Place 3: Duane Ripperger</b>	<b>3 year term</b>

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 the 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 1% of members eligible to vote as of year-end 2023. The petition must be submitted to the nominating committee by February 23rd, 2024 (40 Days prior to annual meeting). When only one member is nominated for each position to be filled, a voice vote 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 to file a petition contact John Hays, CEO/President, at 806-353-9999.

## Access Board of Directors - 2023

**Kris Bosley** - Chairperson  
**Michael Meil** - Vice Chairperson  
**Jennifer Simms** - Secretary  
**Jeff Jackson** - Treasurer/Audit  
**Duane Ripperger** - Director

**Todd Clark** - Director  
**Scott Rosenbach** - Director  
**Louise Ross** - Advisory Director  
**Juanita Steinman** - Advisory Director  
**Garrett Griffin** - Advisory Director

# 2024 Board Nominees



## Michael Meil

Michael Meil is a Senior Loan Officer & Area Manager at Ag Resource Management where he helps farmers grow their crops. He served as Director of Development for Faith City Mission for over seven 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. In their freetime Michael and Samarah love to travel and do life with their amazing daughter Journey.



## Duane Ripperger

Duane Ripperger previously served 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 Master of Engineering 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.



## Scott Rosenbach

Scott A. Rosenbach previously served 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.

# WINTER 2023 RATES

## CERTIFICATES OF DEPOSIT

Tier	Rates	APY*
6 Month	4.41%	4.50%
12 Month	4.41%	4.50%
18 Month	4.07%	4.15%
24 Month	3.93%	4.00%
36 Month	3.20%	3.25%
48 Month	2.96%	3.00%
60 Month	2.96%	3.00%
9 Month Special	5.03%	5.15%
13 Month Special	4.89%	5.00%
17 Month Special	4.75%	4.85%

\$1,000 MINIMUM

# ACCESS ALL STAR



## MONEY MARKET ACCTS

\$2,500 - \$9,999	.80%	.80%
\$10,000 - \$24,999	1.00%	1.00%
\$25,000 - \$49,999	1.19%	1.20%
\$50,000 - \$249,000	1.39%	1.40%
\$250,000 & Over	1.59%	1.60%

\* Annual Percentage Rate

## FINANCIAL FOOTNOTES

AS OF November 30, 2023

TOTAL ASSETS.....	\$197,364,000
TOTAL DEPOSITS.....	\$158,241,000
TOTAL LOANS.....	\$158,058,000
NET WORTH.....	%10.6

## IMPORTANT AUDIT INFORMATION

Please examine your monthly and quarterly statements carefully. If anything is incorrect, please communicate these differences in writing to our auditors:

Lauren E. Quill VanBeckum, CPA  
2100 S Polk ST, Amarillo, TX 79109

Do not contact the credit union directly. Thank you for your assistance.

You've heard the saying "Good help is hard to find." And although that may be true at some places, at Access CCU there is no shortage of dedicated and hard-working folks. One of those is Rose Garcia. Rose has been with Access since 2021 and in that time has worked in the teller department, consumer lending and now is a huge asset to the mortgage team. Her co-workers describe her as professional, caring and always smiling. Earlier this year Rose was needed in the mortgage department, and willingly did so without hesitation. She has made a tremendous impact on her co-workers and the members she helps daily. She is always smiling and has a great attitude regardless of what each day brings. She isn't just our rose; she is our Access All Star.

