

A photograph of a purple columbine flower in a natural setting. The flower is in the foreground, slightly to the left of center. It has five petals and a yellow center. To its right is a tall, thin grass stem with a seed head. In the background, there is a large, weathered log lying on the ground, and a forest of trees with green foliage. The sky is visible through the trees, showing a blue and white pattern.

**OLD WEST FEDERAL
CREDIT UNION
65TH ANNUAL MEETING**

THIS IS OLD WEST COUNTRY

OLD WEST FEDERAL CREDIT UNION

65TH ANNUAL MEETING

March 14, 2023

6:00 P.M.

- I. Welcome & Introduction**
- II. Flag Salute**
- III. Invocation**
- IV. Special Guest Acknowledgement**
- V. Board & Staff Introduction**
Staff/Board Presentations
- VI. Call to Order**
- VII. Business Meeting**
 - 1. 2022 Minutes of the Annual Meeting
 - 2. Report of Board of Directors
 - 3. Report of Supervisory Committee
 - 4. Financial Report
 - 5. Report of Nominating Committee
 - 6. Election of Board Directors by Credit Union Members
- VIII. CEO Question/Answer**
- IX. Thank you**

**OLD WEST FEDERAL CREDIT UNION
ANNUAL MEETING MINUTES
2022**

Ken Olson, President/CEO, called the 64th annual meeting of the Old West Federal Credit Union to order at 1:00 PM, April 3, 2022. The meeting was held at the Grant County Regional Airport, with a quorum present and people attending in-person as well as virtually.

Ken Olson welcomed those in attendance both virtually and in-person. Then Ken gave the invocation and led the Pledge of Allegiance.

Willis Kimball, Board Chairman, called the 2021 business meeting to order. He asked if there were any questions regarding the financials. It was moved that we dispense with the reading of the minutes and other reports as they were contained in the booklet posted online. Willis entertained a motion to approve the minutes and financial statement from the 2021 meeting. A motion was made and seconded by members attending. The motion was approved unanimously.

The candidates up for re-election as board director for three-year terms were Rod Anderson, Richard Hindman, and Kim Lemons. Willis asked if there were any nominations from the floor; none were offered. It was so moved to cast a unanimous ballot for the nominees; a motion was made and seconded by members attending and the motion passed unanimously. Ken took questions from the audience.

Drawings were held for \$250.00 prizes. The winners were Annie Smith, Francis Kocis, and Bonnie Kocis.

Respectfully Submitted,

John Bastian, Secretary

CONSOLIDATED STATEMENT OF INCOME

For the year ended December 31, 2022

Income & Expense

Loan Income	\$9,474,824
Investment Income	\$1,270,478
Total Interest Income	\$10,745,302
Dividends	(\$593,035)
Interest on Borrowed Money	(\$34)
Total Interest Expense	(\$593,069)
Net Interest Income	\$10,152,233
Provisions for Loan Losses (PLL)	(\$275,000)
Net Interest Income after PLL	\$9,877,233
Fee Income	\$421,772
Other Operating Income	\$1,590,982
Total Non-Interest Income	\$2,012,754
Employee Compensation & Benefits	(\$5,775,645)
Other Operating Expense	(\$4,070,950)
Total Non-Interest Expense	(\$9,846,595)
Net Income	\$2,043,392

CONSOLIDATED STATEMENT OF FINANCIAL CONDITION

For the year ended December 31, 2022

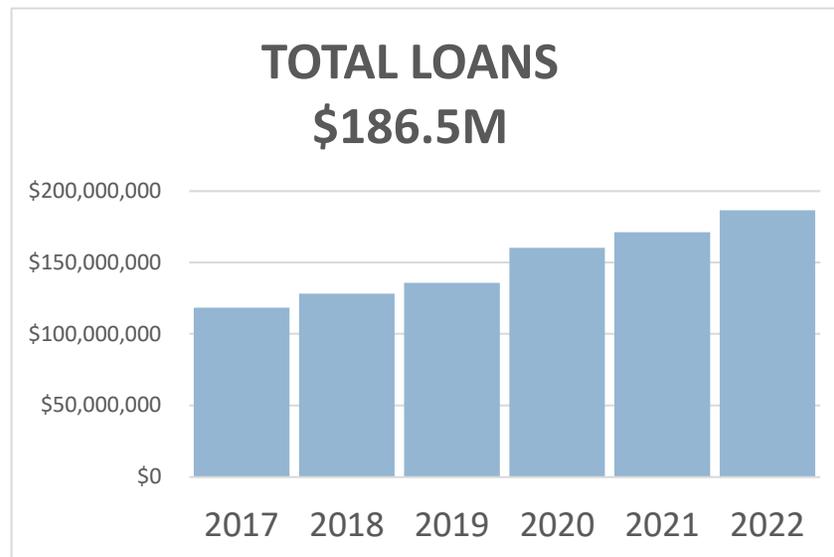
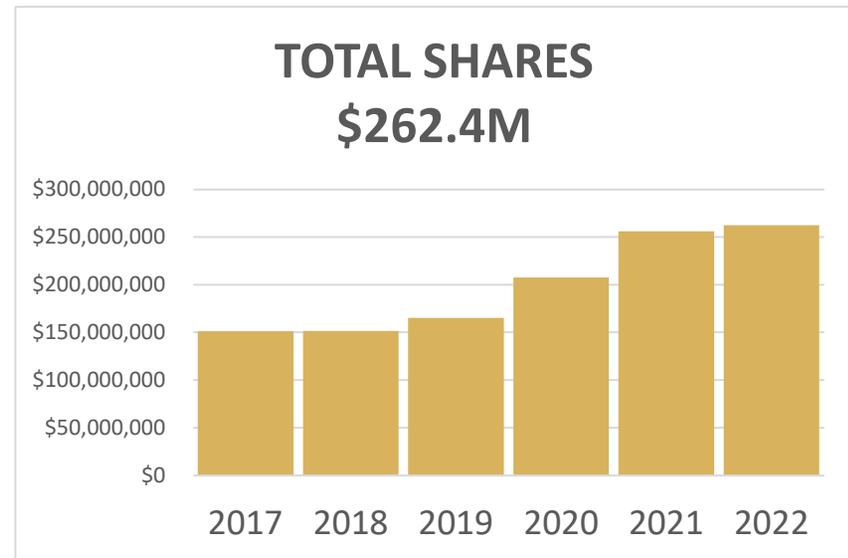
Assets

Cash & Cash Equivalents	\$45,796,872
Investments	\$44,853,538
Total Loans	\$186,460,164
Allowance for Loan Losses	(\$1,331,811)
Land & Buildings	\$6,480,689
Other Fixed Assets	\$1,692,421
NCUSIF Deposit	\$2,462,389
Other Assets	\$6,791,358
Total Assets	\$293,205,620

Liabilities, Shares & Equity

Total Liabilities	\$103,034
Total Shares	\$262,392,892
Total Equity	\$30,709,694
Total Liabilities, Shares & Equity	\$293,205,620

Annual Meeting - Growth Charts



President's Message

By: Ken Olson / CEO

Date:

"**Value**" is a term businesses tout to differentiate their products or services from their competition.

When it comes to **Value** a couple questions come to mind:

1. Why is **Value** important?
2. What makes one Financial Institution or FI different from another?

If we are honest, too often we see little differences from one FI to the next. Most offer loans, deposits and a myriad of financial services. Some advertise *Lower* loan rates and *Higher* deposit rates than their competition.

It would be nice if it was that simple, but too often you must dig deeper to find **Value** in those numbers. It makes no sense and, in fact, is frankly misleading for a bank or credit union to advertise their lowest loan rate, knowing that most consumers will not qualify for that rate!

Yet, that seems to be the business model we see time and again. Most people coming through the door pay a higher rate than what is advertised on that great big banner out front (or get turned down altogether), but hey, the banner will get people in the door.

One tactic that is especially problematic is offering special deposit rates for **New Money**.

Here's how this works:

You've been a loyal, longtime customer or member, utilizing many of the products and services your Credit Union or Bank offers. You opened accounts for your kids and borrowed money for a couple car loans and are even friends with the employees. However, because you are an existing customer, you don't qualify for the special **New Money** deposit rates.

At Old West we reject the **Loss Leader** mentality by focusing on the commerce of **Relationships**.

Our mission is to understand our members' current financial health, their budget, their overall finances, their future financial and family goals and what keeps them up at night. Once we understand our members' needs then we can offer products and services that benefit their bottom line – As a member they/you literally own Old West Federal Credit Union – your success is our success. We understand that, over time, our members' priorities can change. We want to be able to flex and change with them.

Our mission is *not to focus* on product specials, higher rates for large deposits, or even temporary special rates for **New Money**.

Rather, when our focus is on **Relationships** we can create and offer products that bring the most benefit and value to the people in the areas we serve.

Our Rewards Checking is a great example – When you utilize your Old West Rewards Checking in a way that saves Old West money and brings you the value and convenience you deserve, we pass the benefits

and savings on to you, our Members. This equates to one of the best dividends rates in the country and some of the lowest fees anywhere!

Relationships done right – Now that’s a Superpower!

The next few paragraphs were included in my message last year, but it bears repeating- shouting from the rooftops!

Our main focus is **Financial Value**.

Not only by virtue of avoiding unnecessary fees, but also by approaching our lending in the spirit of the Federal Credit Union Act.

Did you know that a law passed in 1934 (nearly 90 years ago!) directs credit unions to promote **Thrift** amongst their members and to create a source of credit (making loans!) for **Provident and Productive** purposes?

What does **Provident and Productive** mean for you personally?

It means we approach lending from the standpoint of trying to save you money, improve your budget, help you attain financial security and achieve your goals. In other words, we promote thrift!

Our mission remains unchanged. We will work to earn and keep your trust to provide a safe, **Value-Driven**, financial relationship with you, our member.

When all is said and done, a credit union should be a gathering place of like-minded people, welcoming to all, yet independent of thought, self-reliant, willing to serve their neighbors and community.

To that end, our team members donate 1000’s of hours each year in volunteer service to their communities. We also donate tens of thousands of dollars to local non-profits, charities, and some of your favorite organizations.

Your credit union board lead the way with volunteerism as the men and women who serve on the credit union board of directors and committees are volunteers! They devote countless hours into guiding the credit union, holding me accountable and guaranteeing we are here for you now and into the future. I am sincerely thankful to them for their valuable counsel and wisdom.

Lastly – we will be undergoing a conversion of our data processing systems the first weekend in April. Change is rarely easy, and these types of conversions can be one of the most challenging events a financial institution can face.

Please know that 1,000s of hours have already been spent in researching and implementing this new core system. I’ll ask for your patience, prayers and understanding, especially the weekend of March 31 through Monday April 3, our conversion weekend. The credit union will be closed Monday, April 3 when we actually “throw the switch.”

Our goal is to be better positioned to serve you now and in the future.

If you have any concerns or suggestions, I welcome your questions. You can email any time at kolson@oldwestfcu.org. We always look for ways to do better.

Best to you and yours!

A handwritten signature in blue ink that reads "Ken". The signature is written in a cursive style with a horizontal line underneath the name.

Ken

2022 Chairman's Message

On behalf of the Old West Board of Directors it is my pleasure to bring you this message and report from your credit union board. You might have seen some changes in the past year or so as we undertook a few remodeling projects to make some of our locations more user friendly and to make better use of the space we have. This is our first major update to the main John Day office since it was built in 1988! Our Old West team continues to work hard to bring you one of the best banking values around and I'm proud of the way that they have responded to the Covid challenge and the other challenges in the financial marketplace.

You may see some changes to our branches and in the way we offer services, but Old West's mission remains unchanged – to bring fairly priced financial services to our members in Eastern Oregon and beyond, as well as to remain accountable to you, our member-owners. We've said it before and I'll say it again, when times get tough people recognize the value and security we bring, and they've come to rely on community partners like Old West. It's our intention to be here for the duration, working to earn and keep your trust.

As we grow and expand within our Eastern Oregon area challenges do pop up, and change is a constant companion. Local control and local ownership are central to our business model and every one of our board members live in and represent different areas of our charter. This local presence means accountability in how we serve you, our member. At Old West our sole focus is you and communities in which we do business. Your commitment to bank locally with Old West means more to us than we could ever really express, and we will work each day to keep you as a member.

There are now nearly 80 Old West team members; loyal, hard-working men and women that come to work each day with our mission in mind and on behalf of the board we thank you! To my fellow volunteer board members – Thank you for your continued service to the credit union! Thank you for the opportunity to serve as your Board Chairman in 2022.

Thank you for your membership with the credit union, for keeping your business local, and trusting us with your financial needs.

As always, accountability is key to our success. If you have any questions, suggestions, or concerns please let your local credit union branch know, or you can directly email our CEO Ken Olson – kolson@oldwestfcu.org.

Very truly yours,

A handwritten signature in blue ink that reads "John Bastian". The signature is written in a cursive, flowing style.

John Bastian – Board Chair

COMMITTEE REPORTS

Supervisory Committee Report

The credit union annual Supervisory Committee Audit for the period ending December 31, 2021 was completed by the Boise, Idaho CPA firm Eide Bailly and presented on May 26, 2022; we are pleased to report the result of an unqualified opinion. For our 2022 year-end audit we have again engaged with the Boise, Idaho CPA firm Eide Bailly, and as of this date we are awaiting the final report.

Respectfully submitted,

Allan Mullin, Chairman (31 years, 2022)

Dan Bishop, Committee Member (31 years, 2022)

Don Moss, Committee Member (21 years, 2022)

Carol Kroll, Committee Member (14 years, 2022)

Nominating Committee Report - 2023

The Nominating Committee submits the following slate for the vacancies on the Board of Directors:

Board of Directors

Riccola Voigt, 3 years

Directors

	<u>Years of Service</u>	<u>Term</u>
Rod Anderson	19	2025
Richard Hindman	24	2025
Kim Lemons, Secretary/Treasurer	22	2025
Susie Cederholm	10	2024
Alan Guttridge	9	2024
John Bastian, Chairman	15	2024
Allan Mullin	31	2023
Dan Bishop	31	2023
Riccola Voigt, Vice Chairman	4	2023

JOHN DAY STAFF

KEN OLSON	23 YEARS	.....	CEO / PRESIDENT
GREG FLOYD	15 YEARS	.....	CHIEF FINANCIAL OFFICER
RHONDA MOORE	23 YEARS	.....	VP OF INTERNAL AUDIT
PAM WOODWORTH	17 YEARS	.....	MEMBER ADVOCATE 3, PRAIRIE CITY
JULIE JOHNS	16 YEARS	.....	ACCOUNTIING SPECIALIST
VALLI HETTINGA	15 YEARS	.....	IT MANAGER
KC DICKENS	14 YEARS	.....	VP OF COMPLIANCE
COLLEEN LETOSKY	5 YEARS	.....	HUMAN RESOURCES MANAGER
CASEY KOMNING	5 YEARS	.....	OPERATIONAL SUPPORT SPECIALIST
BLAKE RAMSTEAD	5 YEARS	.....	COLLECTIONS/FRAUD MANAGER
RANDY MOONEY	4 YEARS	.....	MEMBER ADVOCATE 4
BARBARA WAGNER	3 YEARS	.....	MEMBER ADVOCATE 2
EMILY ENNIS	2 YEARS	.....	MEMBER ADVOCATE 4
JANELLE LANE	1 YEAR	.....	MEMBER ADVOCATE 3
PAIGE MOORE	NEW	.....	MEMBER ADVOCATE 2
CAITLIN WILLET	NEW	.....	SCANNING CLERK
TAMMY DOUGLAS	NEW	.....	MEMBER ADVOCATE 2
SKYLAR BLANKENSHIP	NEW	.....	MEMBER ADVOCATE 2

BAKER CITY STAFF

CHRISTY VARNER	3 YEARS	.....	BRANCH MANAGER
MIRIAM SCOTT	2 YEARS	.....	OPERATIONS SUPERVISOR
SHARON SHAW	1 YEAR	.....	MEMBER ADVOCATE 3
DEBRA ANDERSON	1 YEAR	.....	MEMBER ADVOCATE 3
LAKAYLA PELCHA	NEW	.....	MEMBER ADVOCATE 3
TANNER LOCKARD	NEW	.....	MEMBER ADVOCATE 2
CARRIE FISHER	NEW	.....	MEMBER ADVOCATE 2
SAVANNAH PODLISKA	NEW	.....	MEMBER ADVOCATE 2
KADEE HALLETT	NEW	.....	MEMBER ADVOCATE 2
MARIE RAYL	NEW	.....	MEMBER ADVOCATE 1

BURNS STAFF

LINDSEY LOVELADY	2 YEARS	.....	BRANCH MANAGER
JULIE SVEJCAR	7 YEARS	.....	AG/COMMERCIAL LOAN OFFICER
SAIGE WOODWORTH	3 YEARS	.....	COMMERCIAL LOAN ANALYST
JOHN PERCY	1 YEAR	.....	MEMBER ADVOCATE 3
ASHLEY JOHNSON	1 YEAR	.....	MEMBER ADVOCATE 4
JOSH WILLER	NEW		MEMBER ADVOCATE 3
HEATHER TRAVIS	NEW		MEMBER ADVOCATE 2

PENDLETON STAFF

LACEY WALLIS	NEW	.....	BRANCH MANAGER
KEVIN JORDAN	7 YEARS	.....	SVP CHIEF CREDIT OFFICER
CINDY PENNELL	17 YEARS	.....	ACCOUNTING SPECIALIST
JOHNNA STONEMAN	16 YEARS	.....	MEMBER ADVOCATE 3
APRIL MCKENNA	12 YEARS	.....	CHIEF COMMERCIAL LOAN PROCESSOR
RHONDA NIELSON	8 YEARS	.....	ACCOUNTING MANAGER
WYATT WHITTEN	6 YEARS	.....	COMMERCIAL LOAN OFFICER
JILL PARKER	5 YEARS	.....	VP OF COMMERCIAL LENDING
CASSI COOPER-OMAN	4 YEARS	.....	MEMBER ADVOCATE 3

BUFFY FARBER	1 YEAR	.....	COMMERCIAL LOAN ANALYST
LORABETH JENKINS	NEW	.....	LOAN PROCESSOR
CAITLIN DEFRIES	NEW		MEMBER ADVOCATE 2
LAURIE WENDT	NEW		PLASTIC CARD SPECIALIST
SYDNEY MILTENBERGER	NEW		LOAN PROCESSOR

HERMISTON STAFF

DAWN LONG	14 YEARS	.....	BRANCH MANAGER
DEBBY YATES	15 YEARS	.....	CONSUMER LENDING & TRAINING MANAGER
SUMMER SHARP	3 YEARS	.....	MEMBER ADVOCATE 4
SHAMBRA COOPER	1 YEAR	.....	MEMBER ADVOCATE 2
VICTORIA ESPINOSA	NEW	.....	MEMBER ADVOCATE 1
VANESSA LINDLEY	NEW	.....	MEMBER ADVOCATE 2

LA GRANDE STAFF

DAWN BRUCE	4 YEARS	.....	BRANCH MANAGER
MATT GOODWIN	12 YEARS	.....	SVP OF RETAIL SERVICES
SILAS KELTY	11 YEARS	.....	AG/COMMERCIAL LOAN OFFICER
ROBBI CRIBBS	9 YEARS	.....	MEMBER ADVOCATE 4
MIKE SNOW	9 YEARS	.....	CONSUMER RE LOAN OFFICER
HANLEY KENNEDY	6 YEARS	.....	AG/COMMERCIAL LOAN OFFICER
BROOKE WOLCOTT	5 YEARS	.....	MEMBER ADVOCATE 3
BOB KAVANAUGH	4 YEARS	.....	VP OF BUISNESS DEV./MEMBER ENGAGEMENT
PEG SCHONBACHLER	2 YEARS	.....	MORTGAGE LOAN PROCESSOR
SHELBY GREB	2 YEARS	.....	STAFF ACCOUNTANT
TARA CRADER	1 YEAR	.....	MEMBER ADVOCATE 4
CHLOE RYAN	1 YEAR	.....	COLLECTIONS ASSOCIATE
MYKYLA BAKER	1 YEAR	.....	MEMBER ADVOCATE 2
DAWN NELSON	1 YEAR	.....	MEMBER ADVOCATE 2
MELISSA HUNT	NEW	.....	MEMBER ADVOCATE 2
KIMBERLY ERWIN	NEW	.....	MEMBER ADVOCATE 2
TIFFANY DYER	NEW	.....	LENDING OPERATIONS SUPPORT

UNION STAFF

DEBRA MONSON	4 YEARS	.....	BRANCH MANAGER
CHERYL HARGROVE	4 YEARS	.....	COMMERCIAL LOAN ANALYST
MARY KATE HERBES	1 YEAR	.....	MEMBER ADVOCATE 3
JESICA BOUDREAU	1 YEAR	.....	MEMBER ADVOCATE 3
AMY MCCANTS	NEW	.....	MEMBER ADVOCATE 2

REMOTE STAFF

CHRIS KOMMER	16 YEARS		OPERATIONAL SUPPORT SPECIALIST
JENINE MEDKIFF	12 YEARS	.....	CONTACT CENTER REPRESENTATIVE
ANGIE SCOTT	5 YEARS	.....	CONTACT CENTER REPRESENTATIVE
DAWN BISHOP	3 YEARS	.....	CONTACT CENTER REPRESENTATIVE

HISTORY

In October 1957, a group of employees of the Hines Lumber Company from Bates traveled to Prairie City to attend an informational meeting with a representative from the Oregon Credit Union League. The original purpose of the meeting was to discuss establishing a credit union in Prairie City. The Bates delegation became interested in exploring the possibility of organizing a credit union in Bates, due to the isolation of the area and the financial needs of the residents.

At this very first meeting, application was made for a federal charter and seventeen members were signed up. The Bates Employees Federal Credit Union was established, and served only employees of the Hines Lumber Company, which was located in Bates. The first office of the credit union was in the home of Mr. Kenneth Bogart, remaining there until 1969 when it was moved to the Bates Firehouse.

In 1967, a majority of the members felt that the credit union was successful enough to expand their area of operations. They voted to expand membership to a 25-mile radius of John Day. Many people in Grant County expressed interest in the credit union but felt the office was not convenient to the majority of the county residents.

At the annual meeting in 1969, it was voted to include all of Grant County in the charter, resulting in the new name of "Grant County Federal Credit Union". Property was purchased in John Day and a small travel trailer was used as the office until May 19, 1972, when a new office was opened on the east side of John Day on Highway 26. Kenneth and Helen Bogart moved from Bates to Canyon City in order to take care of the credit union responsibilities more effectively.

After opening the John Day office in 1972, the credit union met with astounding success. By 1973, the 664 members of the credit union had accumulated \$500,000.00 in assets. The first \$1,000,000.00 in assets was reached in late 1975 by the 941 members, and by the end of 1979, the credit union had assets of over \$3,000,000.00 and 1,890 members.

In the fall of 1979, Ralph Goodwin, Sr. was hired as assistant manager. Shortly thereafter, Ken Bogart retired, and Ralph Goodwin was promoted to President/CEO. In July of 1980, with the addition of share drafts and safety deposit boxes to our list of services, our members no longer had to maintain a relationship with a bank. The office at 450 E Main Street was doubled in size.

Due to expanding membership, and 10 employees, the credit union opened a branch office in Prairie City in 1984.

Still growing, with assets of \$13,000,000.00, the credit union purchased property at 650 W Main Street in John Day in 1987 and began design work for a new office. This office, the current main office, was opened on April 7, 1989. The old office building was sold to the City of John Day for its city hall.

In an effort to make credit union services available to more people, the credit union applied for a charter expansion to include Baker County. This charter expansion was granted in November 1995, and the Baker Branch was opened in May 1996 at a temporary modular location on Tenth Street.

Although the original plan was to construct a building on the Tenth Street site, it was later decided to purchase and renovate a building on Broadway Street due to cost considerations. The decision resulted in locating the credit union within three blocks of the five existing banks in Baker City. The branch on Broadway opened in 1999. At that time, we had over \$26,000,000.00 in assets with reserves of over 2.5 million dollars.

Ag loan demand began to pick up during this time frame, and the credit union undertook strategic partnerships to respond to members' needing this vital service. The success of this loan program brought requests from ranchers and farmers outside Grant and Baker Counties.

To better serve this agricultural population, it was decided in 2001 to add six more counties to the charter. In late 2002, Union, Wallowa, Umatilla, Morrow, Wheeler, and Harney Counties were granted to the charter of the credit union. The name of the credit union was changed to Old West Federal Credit Union in 2003. In October 2003, Old West FCU opened its fourth branch in Pendleton at 800 SW Dorion Street.

The credit union set about on a course of prudent growth, seeking to bring about value-centered products to our members in Eastern Oregon.

In 2007, after 28 years of service, CEO Ralph Goodwin retired and Ken Olson was promoted to President/CEO, only the third CEO of the credit union in its now 61-year history.

In 2008, the Hermiston branch opened. Also, in 2008 the worst financial crisis since the Great Depression hit the United States. With these historic challenges the need for fairly priced financial services and the need for prudent loans made the credit union more relevant and in demand than ever.

In 2011 Old West became the number one USDA Commercial and Ag lender in Oregon.

In 2014 the credit union saw an opportunity to acquire a larger office in Pendleton and we purchased and renovated what was formerly the Bank of America building downtown. Pendleton branch retail and loan origination operations were consolidated in a vastly more functional space, and as demand continues to grow for the credit union's services, the 28,000 square foot space should provide for many options for expansion.

In 2015, after the urging from Harney County residents, Old West opened a small loan production office which saw immediate success. Construction on a full-service branch was started in the fall of 2016 and was opened in 2017.

In early 2017 our merger of Union Wallowa Baker Federal Credit Union in La Grande was approved, adding nearly 3,000 people to the Old West family. A remodel of the La Grande branch, including a new ATM was completed, as well.

In 2017 a small loan office was opened in Enterprise to serve members in the Northeast area of our charter and has quickly grown to serve many, many Ag and Commercial loan borrowers in Wallowa and Union counties.

Late in 2018, we made the purchase of a former bank building in Union, Oregon. Union had been without a full-service bank since 2012 and was in need of financial services in town. We opened the branch in late April 2019.

Today, as a result of your trust and participation, assets stand above \$290,000,000 and we are serving over 15,000 members with 7 branches and 1 loan servicing center. With your support of our mission, Old West will remain a robust community partner for years to come!



OLD WEST FEDERAL CREDIT UNION

John Day	650 W Main Street, John Day OR 97845	541-575-0264
Baker City	2036 Broadway, Baker City OR 97814	541-523-5535
Prairie City	162 W Front St, Prairie City OR 97869	541-820-4601
Pendleton	301 S Main St, Pendleton OR 97801	541-278-6800
Hermiston	1739 N First St, Hermiston OR 97838	541-564-0264
Burns	937 Oregon Ave, Burns OR 97720	541-573-3143
La Grande	3 Depot Street, La Grande OR 97850	541-963-3053
Union	539 S Main Street, Union OR 97883	541-807-0054

What Your Credit Union Can Do For You

Free Services

- Consumer Checking/ Share Draft with no monthly service charge
- Kasasa Checking and Savings Accounts
- 24/7 ATM in John Day, Baker City, Pendleton, Hermiston, Burns, La Grande, and Union branch locations.
- “Prime Time Plan” (PTP) for members over 50 years old (Kasasa accounts not eligible)
 - Free “PTP” checks
 - Free 2”x5” safe deposit box or equal credit toward a larger box
- \$2000 worth of free accidental death and dismemberment insurance
- Incoming Direct Deposit
- Visa Debit Card
- ATM Card
- Notary Service
- Online Banking with Bill Pay
- Mobile Banking with Bill Pay
- Online Account Opening/ Loan Applications
- Remote Deposit Capture
- Digital Wallet
- Apple Pay
- Android Pay
- Samsung Pay
- Instant Issue Debit Card

Savings Accounts

- Passbook/Share
- Term Share Accounts
- IRA’s: Traditional, Roth & Education
- Christmas Club
- Money Market Accounts

Other Services

- Certified Checks
- Money Orders & Visa Gift and Travel Cards
- Safe Deposit Boxes
- Wire Transfers
- Business Remote Deposit Capture (additional fee)

Loans

- Consumer
- New & Used Auto
- Agriculture
- Commercial
- Home Equity
- Lines of Credit
- Borrow and Save
- Real Estate
- Mobile Homes
- Overdraft
- Visa Credit Card
- Recreation Vehicle

STAFF & BOARD AWARDS

STAFF MEMBERS

3 YEAR CERTIFICATE

Saige Woodworth

10 YEAR PLAQUE

Silas Kelty

15 YEAR PLAQUES

Debby Yates

Greg Floyd

Valli Hettinga

5 YEAR PLAQUES

Angie Scott

Blake Ramstead

Brooke Wolcott

Casey Komning

Colleen Letosky

Jill Parker

Wyatt Whitten

BOARD MEMBERS

10 YEAR PLAQUE

Susie Cederholm

15 YEAR PLAQUE

John Bastian