

Board of Directors Report

2021 was a year that continued with difficult challenges, as our nation navigated yet another full year of COVID-19 and its impact. Many of us still had to make changes in our personal lives, as well as at work and in our professional lives. It is with this understanding that I want to share my deep appreciation for your loyalty and trust in Audubon Federal Credit Union. As we put forth our best effort to deliver safe and effective services for our members. Because of your continued support, I am pleased to report that Audubon Federal Credit Union had another strong financial year in 2021.

Your credit union remains strong and stable and a financial institution that you can trust to fulfill all your financial needs. As we look forward, we continue to explore and implement products and services to benefit you, our member.

We're excited about the future and look forward to serving all your financial needs. As always, if we can ever be of assistance, please let us know. We truly appreciate your business.

In closing, I would like to thank you for your patronage of the credit union. I would also like to thank our staff, directors, and committees for all that they do. The hard work and dedication of all make Audubon Federal Credit Union the success that it is.

Respectfully submitted.

Don Stroud, Chairman of the Board

BOARD OF DIRECTORS:	SUPERVISORY COMMITTEE:	NOMINATING COMMITTEE
Chairman: Don Stroud	Chairman: Tim Goff	Chairman: Lonnie Porter
Vice Chairman: Eddy McFarland	Member: Barbara Green	Member: Randy Adams
Secretary: Edward C. Ricke, Jr.	Member: Sheila Jarboe	Member: Donna Tribble
Treasurer: Tim Goff	Member: Mitzi Howe	
Member: Elizabeth Belcher		
Member: Paul Mattingly		
Member: David Hawes		

Presidents Report:

It is an honor and privilege for me to lead our Credit Union's loyal members and staff into our 66th year of business. Our dedicated team of 10 is devoted to providing you with superior service, outstanding rates, and convenient solutions empowering you to take control of your financial future as well as supporting the credit union movement.

The past two years have been unlike anything we have ever seen before. However, today, I can assure you that throughout all the ups and downs relating to COVID-19, Audubon Federal Credit Union remained strong and financially secure. We continue to support those affected by the pandemic and will continue to support as much as possible. This is still a very real issue affecting many. We want to be your number one ally as you deal with any obstacle that may come your way. Never be afraid to call and ask for help. 2021 remained a series of unexpected obstacles, but I am happy to report that our team remained dedicated to serving our members and each other despite the unprecedented challenges.

I am excited to announce that we will be offering an entire new debit card program in 2nd quarter of 2023. This will finally enable us to offer the same value of service as our competitors by enabling Instant Issue debit card instead of having to wait 2 weeks for the mail. We will be adding contactless payment solutions and many more beneficial services

I want to encourage you to stay connected with us. Follow us on Facebook and make sure to bookmark our web site, www.audubonfcu.net on your web browser, or simply text us at 270-685-3487. This will ensure you not to miss any important updates and information. At Audubon, we never stop working on ways to make improvements, enhance services and build communication with you, our members.

I want to thank our Board of Directors, Staff and committees for their dedication and hard work throughout the year to keep Audubon Federal Credit Union and our membership strong.

Jessica Higdon

President/CEO

Staff:

Jessica Higdon: CEO

Teresa Clark: Loan Officer

Robin Nelson: Head MSR

Tina Short: MSR

Micah Mann: Collections

Patty Wells: Accounting

Karen Volk: Sr. Loan Officer

Lori Davis: MSR

Cindy Tong: Marketing

Susie Fulkerson: Part Time MSR