

TOGETHER CREDIT UNION
81st ANNUAL MEETING
August 24, 2020

The 81st Annual Meeting of Together Credit Union, was held at Together Credit Union on 423 Lynch Street, St. Louis, MO, via Zoom Webinar, on Monday, August 24, 2020.

The Chairman of the Board, Mr. Mark Harris, called the business meeting to order at 5:00 p.m., and welcomed the members and their guests.

Mr. Jeff Knapper, Vice-Chairman, reported that at least twenty members are needed in attendance to constitute a quorum. It was determined by the recording secretary and virtual meeting administrator that at least twenty members were in attendance. Since there was a quorum, the meeting began.

Mr. Harris introduced the Board and Committee members in attendance. He then introduced the President & CEO, Mr. Bob McKay. He also informed the Membership that this year the Board lost a long time Board Member and friend, Fred Kuhn, who served on the Board since 2004. An award was created in Fred's memory to be given to an employee annually who makes significant contributions in their community. This year's award was given to Florissant Branch Manager, Pam Lambkins, for coordinating several financial literacy events in her community.

Mr. McKay welcomed everyone and thanked the members for coming and for their patronage to the credit union. He acknowledged the challenges the community has faced during the pandemic and thanked the employees and Members for their flexibility and continued support. He provided an overview of the amount of refinance options, loans deferments, and temporary relief loans including SBA paycheck protection loans. He then reported on all the changes the Credit Union has gone through, including the change to a single brand and a new core system. He gave an overview of the Credit Union's growth in 2019. Additionally, Mr. McKay informed the Membership of various rewards the Credit Union received.

Mr. Jeff Knapper referred to the 2019 Annual Meeting Minutes that were posted on the Credit Union website for review asked the membership to please review them. Mr. Knapper then asked for a motion to accept the 2019 Annual Meeting Minutes via the meeting chat function.

A motion to approve the 2019 Annual Meeting Minutes, as presented, was made by Mr. Larry Sewell and seconded by Mr. Larry Jackson. Motion passed by the members.

Mr. Harris stated that the Supervisory committee report is included in the 2019 Annual Report. The Annual Report is available for viewing on the Credit Union website.

Mrs. Beth Rickmann presented the following Nominating Committee Report: Pursuant to guidance from the Missouri Division of Credit Unions, we are reporting on the three vacancies on the board of directors, the nominations for these vacancies, and the elections made. There were three vacancies on the board of directors. For these vacancies, Beth Rickmann, Jim Fugel, and Jeff Knapper were nominated by the Nominating Committee, which is now part of the Governance Committee. This slate of nominated candidates was elected by acclamation in March as there were no nominations by petition as provided for in the bylaws.

Mr. Harris asked for any unfinished business. There was none.

Mr. Harris asked the membership for any new business. There was none.

Mr. Harris stated that now all business on the agenda has been complete. The meeting was adjourned at 5:10 p.m.


Natasa Sajic, Recording Secretary