

**TOGETHER CREDIT UNION
84th ANNUAL MEETING
March 20, 2023**

The 84th Annual Meeting of Together Credit Union, was held at Together Credit Union, 423 Lynch Street, St. Louis, MO, in Conference Town Hall Conference Room and via Zoom Webinar, on Monday, March 20, 2023.

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

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 and recognized the other board and committee members who have served the membership this year. He then discussed the various programs the Credit Union has made to assist Members to achieve their financial goals, the importance of member satisfaction, the partnership with St. Louis City Soccer Club, Financial Wellness and its importance, Together Credit Union's partnership with Zogo, and a focus on developing a Board volunteer succession plan which reflects the diversity of our members while ensuring equity and inclusiveness being a key piece of work in 2022. He then introduced the President & CEO, Mr. Bob McKay.

Mr. McKay welcomed everyone and thanked the members for coming and for their patronage to the credit union. He addressed the challenge and new demands of experiencing the highest inflation in over 40 years and increases to the interest rate environment. He stated that we delivered a total of 20,900 loans to our members, exceeding projections for the year. Mr. McKay stated that of these loans consumer loan originations increased 38% over the preceding 5-year average and auto loans generated through our dealer partners added over 5800 new members. And we delivered a record number of home equity lines of credit to our members. He informed the membership that our Business Lending department performed above expectations, originating 108 loans to business members in 2022. Mr. McKay also informed the membership that we introduced two new products to the market, Achieve It! Checking which opened over 4,500 new checking accounts with 70% of those being new to the credit union and the new St. Louis CITY SC Debit Card (our first ever co-branded product) with numerous cardholder benefits targeting soccer fans. Over 5,000 CITY debit cards have been issued, driving membership growth across the credit union.

Mr. McKay also informed members that we earned a Best-In-State Credit Union award by Forbes, as well as Top Workplace by the St. Louis Post Dispatch in 2022.

Mr. Jeff Knapper referred to the 2022 Annual Meeting Minutes that were posted on the Credit Union website and asked the membership to please review them. Mr. Knapper then asked for a motion to accept the 2022 Annual Meeting Minutes via the meeting chat function.

A motion to approve the 2022 Annual Meeting Minutes, as presented, was made by Mr. Kampwerth and seconded by Mr. Scudieri. Motion passed by the members.

Mr. Harris stated that the Supervisory Committee report is included in the 2022 Annual Report. The Annual Report is available for viewing on the Credit Union website.

Mrs. Beth Rickmann presented the following Governance 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 Governance Committee. This slate of nominated candidates was elected by acclamation as there were no nominations by petition as provided for in the bylaws.

Mr. Harris opened the floor for Mr. McKay to answer questions submitted by members in advance of the meeting. Mr. McKay first addressed recent media coverage of collapsed banks following risky investments in vulnerable technology start-ups and the cryptocurrency market and then responded to questions regarding drive-up service changes and Video Teller Machines and the St. Louis CITY SC partnership.

Mr. Harris asked for any unfinished business. There were no questions regarding unfinished business.

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 5:17 p.m.

DocuSigned by:
Susan Oller
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Susan Oller, Recording Secretary

DocuSigned by:
Beth Rickmann
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Secretary