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The Teller

January, 2022
713-462-5552

An Official Publication of UNITED SAVERS TRUST CREDIT UNION

70TH ANNUAL MEETING AGENDA

The agenda for the meeting will be as follows:

I. **Call to Order**
Matt Pentifallo
a. Ascertain a Quorum is present
Daintee Dietz
b. Introduction of Board of Directors and Staff
Matt Pentifallo
c. Reading and Approval of Minutes
Daintee Dietz
d. Report of the Chairman
Matt Pentifallo
e. Report of the Treasurer
Dennis Vine
f. Report of the Audit Committee
Daintee Dietz
g. Report of the Credit Committee
Isham Williams
h. Nominating Committee Report and Election Results
Kaye Fisher
i. Report of the Manager
Charlotte Aubry
j. New Business
Matt Pentifallo

II. **Drawing For Prizes**
(Prizes to be determined)
Prizes will be awarded to members who attend the virtual meeting, and are virtually present for the drawing.

III. **Adjournment**

ANNUAL MEETING

70th Anniversary Annual Meeting To Be Held Via ZOOM February 16, 2022

Meeting Information

(Options to JOIN the VIRTUAL Annual Meeting)

1. Dial in using the numbers listed below.

2. Go to USTCU.COM and click on the link to join the Annual Meeting.

3. If you have an iPhone download the ZOOM app and click join a meeting.

Meeting ID: Check our website prior to the meeting.
346-248-7799 US (Houston)
Dial by your location
888-475-4499 US Toll-free
877-853-5257 US Toll-free

Find your local number: https://lsi-industries.zoom.us/u/adEZLg1uVz

NOW FINANCING
Whole House Generator

LOW INTEREST RATE FROM
5% - 6%

Consolidate Your DEBT

VISA CREDIT CARD 7.9%

We finance AC units!

Interest rates from 5% to 6%

Credit Union 2022 Holiday Schedule

Martin Luther King - January 17, 2022
Good Friday - April 15, 2022
Memorial Day - May 30, 2022
Independence Day - July 4, 2022
Labor Day - September 5, 2022
Columbus Day - October 10, 2022
Veterans Day - November 11, 2022
Thanksgiving - Thursday November 24, 2022
Thanksgiving - Friday, November 25, 2022
Christmas Eve - Thursday, December 23, 2022
Christmas Day (After) - Monday December 26, 2022
GL End of Year - December 30, 2022
New Years Eve (Observance Day) - December 30, 2022

Documents Available to Members:

Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents:

1) balance sheet and income statement (the non-confidential pages of the latest call report may be given to meet this requirement
2) a summary of the most recent annual audit completed in accordance with 91.516 of this chapter relating to Audits and Verifications.
3) written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof; and
4) Internal Revenue Service Form 990

Martin Luther King Jr.

N	O	P	R	A	D	M	I	N	I	S	T	E	R	G
O	J	A	N	U	A	R	Y	A	M	R	N	C	A	I
B	C	U	R	A	S	P	E	E	C	H	E	I	S	R
E	Q	U	S	L	T	Y	F	A	C	I	L	V	T	A
L	I	B	G	T	F	R	E	E	M	O	N	I	S	T
P	A	M	E	R	I	C	A	N	E	R	E	L	O	H
E	C	I	O	U	N	C	G	L	I	B	E	R	T	Y
A	T	H	A	N	E	D	E	S	L	N	E	I	S	A
C	I	Q	C	V	R	T	Q	C	H	A	N	G	E	D
E	V	E	R	I	L	A	U	R	E	B	E	H	Q	N
P	I	Z	E	R	O	G	E	V	R	S	I	T	U	S
R	S	R	D	F	R	E	E	D	O	M	A	S	U	A
I	T	M	E	G	H	S	A	T	M	P	R	I	D	G
Z	R	S	O	C	N	M	Q	C	O	U	R	A	G	E
E	Q	U	A	L	I	T	Y	M	A	R	R	S	T	H

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MINISTER
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NEW & USED RV LOAN
RATE STARTING AS LOW AS 4% AND UP TO 120 MONTHS FINANCING

NEW BOATS, MOTORS, JET SKIS & TRAILERS
AS LOW AS 3.5% AND UP TO 72 MONTHS FINANCING

USED BOATS, MOTORS, JET SKIS & TRAILERS
AS LOW AS 4% AND UP TO 72 MONTHS FINANCING

ATV, GOLF CARTS, DIRT BIKES W/TRAILER
START AS LOW AS 4%

1st Quarter Dividend Rates

All Regular Share accounts and Club Accounts earned .10% this Quarter. Checking Accounts and Money Market Checking Accounts earned .05%