

72nd

Annual Meeting Of The Members

Monday, February 20th, 2023

United Irish Cultural Center of San Francisco

Agenda

Call To Order

Chairperson's Message

President & CEO's Message

Approval of the 2022 Annual Meeting Minutes

Board Election Results

Conclusion of Business Portion of Meeting
– Question & Answer

2023 Arthur F. McIntyre Scholarship Winners

Call For Adjournment

Minutes

71st Annual Meeting Of The Members

Monday, February 21st, 2022
Held virtually, via Zoom due to the Covid-19 Pandemic

Meeting Called To Order By Chairperson John Sweeney At 9:30 AM

Introduction Of President

President's Report

Call For Approval Of The Minutes For 70th Annual Meeting

Moved By Jim Connors

Seconded By Russell Lease

Election Results

Board Of Directors John Sweeney, Bob Olson, Brook Baker

Question and Answer Period

A member asked about minimum down programs for lending to single individuals and Cairney replied that that program requires less than 20% down.

CFO Sato answered a question about the Fed raising rates in 2022. He explained the impact both on members and the organization and relayed that Management is remaining nimble with balance sheets.

A member inquired about cybersecurity noting the popularity of hacking, data breach attempts across industries, and recent Credit Union website updates. CIO Vitale explained that the Credit Union has a robust security program and works with third parties to become aware of latest threats and vulnerabilities.

Marketing efforts were described by Jimenez in replying to a question about the Credit Union's marketing and advertising efforts.

2022 Arthur F. McIntyre Scholarship Winners

Amelia Grevin (high school), Casey Sullivan (high school),
Joseph Hernandez (high school), Olivia Flores (high school),
Catrina Maguire (college), Jessica Faith Kinnee (college),
Katherine Lam (college), Mora Judd (college)

Call For Adjournment

Moved By Kathryn MacDonald and seconded by Julianne Fisher at 10:02 am