

AUDIT COMMITTEE ANNUAL REPORT 2025

The members of the Audit Committee for 2025 were Mark Brantner, Terry Harris, Carrie Dixon, and Chairman Stephen Clarady.

At various times throughout 2025, the Supervisory Audit Committee met to examine the books, investments, loans, closed accounts, and new accounts, and reconcile the credit union's accounts with those of other financial institutions. All records reviewed were found to be in balance and in good order.

The committee also examined the accounts of each board member, audit committee member, credit committee member, employee, and related family members. All records reviewed were found to be in proper order.

In April 2025, the mail processing center prepared and mailed quarterly statements for the annual verification of accounts. The Supervisory Audit Committee monitored and evaluated returned mail statements and member responses. No discrepancies or issues were identified.

The Supervisory Audit Committee engaged Credit Union Resources to perform an external audit, which was completed as of June 30, 2025. The audit results indicated that records were in order and that the credit union's operations were functioning in a sound and satisfactory manner.

Members of the Supervisory Audit Committee attend monthly board meetings to remain current with the credit union's operations and progress.

Once again, we commend Carla Kelley and her staff for a job well done.

STEPHEN CLARADY
Chairman, Supervisory Audit Committee