

# Reed Credit Union

## Annual Meeting – President’s Speech

Good afternoon,

On behalf of the Board of Directors and our Staff, I want to welcome you to our Annual Meeting. Thank you for being here today and, more importantly, thank you for being a member of our credit union.

We exist for one simple reason: to serve you. Every decision we make, every product we offer, and every dollar we earn is guided by what’s best for our members.

We’ve seen rising interest rates, ongoing economic uncertainty, and increased financial pressures on families. Yet through it all, our credit union has remained strong, stable.

Because of your trust and participation:

- We maintained strong capital levels, ensuring safety and soundness for the future.

One of the things that sets our credit union apart from large Financial Institutions is our personal service. When you call us, you speak to someone who knows your name.

Looking ahead, our priorities remain clear:

- Continue to grow responsibly while protecting the financial strength of the credit union.
- Invest in technology that makes banking more secure.
- Adapting to Change when necessary

In closing, I want to say thank you. Thank you for your loyalty. Thank you for your business.

And we are building a stronger financial future for everyone we serve.

I’m proud of what we’ve accomplished this year, and I’m excited about what lies ahead. Thank you for your continued trust and support.

Carla Clakley

President