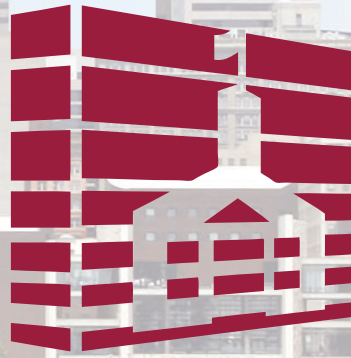


90th Annual Meeting


March 22, 2025
The Graduate Hotel



GREATER CINCINNATI CREDIT UNION

ESTABLISHED 1935

OUR MISSION: *To provide safe, economically sound, competitive financial services to meet the needs of members in a efficient, convenient and personalized manner.*

 By members' choice, your deposits are insured by American Share Insurance up to \$250,000 per account.
AMERICAN SHARE INSURANCE
This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY

THANK YOU TO OUR 90TH ANNIVERSARY SPONSORS...



FOUNTAIN SQUARE
Asset Management

Ritter &
Randolph LLC





GREATER CINCINNATI CREDIT UNION

ESTABLISHED 1935

SILVERTON • 7221 Montgomery Rd. • Cincinnati, OH 45236
MASON • 7948 Mason Montgomery Rd • Mason, OH 45040
NORTH COLLEGE HILL • 6899 Hamilton Ave. • Cincinnati, OH 45224
WESTERN HILLS • 5440 Muddy Creek Rd • Cincinnati, OH 45238

90th Annual Meeting Agenda

March 22, 2025

Registration- 11:30 a.m. – 12:00 noon

Invocation

Lunch – 12:00 noon

Business Meeting- Immediately following meal

1. Call to Order Harriet Russell, President
2. Pledge of Allegiance Joyce Hooks, Vice President
3. Presentation Harriet Russell and Guests
4. Roll Call of Directors. Charles Dick, Secretary
Determination of Quorum
5. Minutes of 89th Annual Meeting (Written)
6. Reports (Written):
 President’s Report of the Directors
 Treasurer’s Financial Report
 Loan Officer’s Credit Report
 Security Officer’s Report
 Audit Report
7. Unfinished Business Harriet Russell
8. New Business Harriet Russell
 Nominating Committee
 Report of Attorney Joyce Hooks
 Oath of Office Joyce Hooks
 Door Prizes Wanda Jones
9. Adjournment

BOARD OF DIRECTORS

Harriet Russell President	Charles Dick Secretary	Ken Mason Director
Joyce Hooks Vice President	Cear Baggett Director	Judy Meiering Director
Elaine Murphy Treasurer	Wanda Jones Director	Anne Pinnau Director

EX-OFFICIO DIRECTORS

Garnet Ingram Ex-Officio
Brad Smith Ex-Officio
Josh Adams Ex-Officio

EMERITUS DIRECTORS

Ruth Clephane - Sam Grace

MINUTES
GREATER CINCINNATI CREDIT UNION, INC.
89th Annual Meeting – March 19, 2024
Silverton Credit Union Office

President Harriet Russell called the meeting to order at 5:00 P.M. and declared a quorum to be present as 37 members were in attendance.

Vice President Hooks led the group in the Pledge of Allegiance.

Charles Dick, Secretary, called the roll of the Directors, Members Emeritus and Ex-officio Committee. The roll call indicated that nine directors and two of the ex-officio committee members along with other staff and members were present.

Harriet Russell presented the attached written copy of the 88th Annual Meeting minutes.

The Report of the Directors was previously provided as an attachment to the agenda.
A motion to approve the written Report of the Directors was duly moved and seconded. Motion carried.

The Treasurer's Financial Report was previously provided as an attachment to the agenda.
She also pointed out that we have a committee that tracks Asset/Liability Management and stress tests the credit union at least quarterly, unlike what has happened to banks recently. She also pointed out that Whitmer and Co independent outside CPAs, the Ohio Department of Commerce Examiners, and ASI Insurance our private insurer, sends in examiners every year to make sure we are compliant with the laws and is on solid financial grounds.
A motion to approve the Treasurer's Report was duly moved and seconded. Motion carried.

The written Loan Officer's Credit Report was previously provided as an attachment to the agenda.
A motion to approve the Loan Officer's Credit Report was duly moved and seconded. Motion carried.

The written Security Officers Report by Chief Security Officer Alan March was provided as an attachment to the agenda.
A motion to approve the written Security Officers Report was duly moved and seconded. Motion carried.

A motion to approve the written Audit Report and Auditor's opinion from Whitmer and Co., provided as an attachment to the agenda, and with verbal comments by Garnet Ingram, Ex-Officio Chairperson was duly moved and seconded. Motion carried.

President Harriet Russell asked if there was any unfinished business. None was offered.

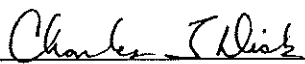
President Harriet Russell asked if there was any new business. None was offered.

As chairperson of the Nominating Committee, Ms. Hooks presented the written report, provided as an attachment, of Mr. Tim Burke, Esquire Attorney at Law of Manley Burke, supervisor of the election. Mr. Burke reported that there were only three self-nominations submitted for three positions, so no election was necessary. President Harriet Russell asked for a motion to approve the report of the attorney. It was duly moved and seconded to accept the report, nominations, and results. Motion carried.

She then declared Wanda Jones, Anne Pinnau, and Elaine Murphy elected. Ms. Jones then administered the Oath of Office, required by Ohio law, to those elected.

Meeting Adjourned at 5:17 P.M.

Respectfully Submitted,



Charles T. Dick, Secretary



Harriet Russell, President

**GREATER CINCINNATI CREDIT UNION
2024 REPORT OF THE DIRECTORS**

The purpose of Greater Cincinnati Credit Union since 1935 has been to provide safe, economically sound, competitive financial services to meet the needs of members in an efficient, convenient, and personalized manner.

As we gather today, for our Annual Meeting and our 90th anniversary, I can proudly state that we are still improving year after year. Our Credit Union is strong as ever and still true to our mission.

The seasoned staff and leadership have worked hard to ensure the Credit Union prospers for its members. In 2024, we maintained a healthy net income, helped more members with loans, and had enviable loan default rates much lower than our peers.

Without you, the loyal and dedicated member, our achievement of success would never have been possible. Our industry offers many financial service options to the consumer, and our appreciation for you, our members, cannot be expressed enough. Thank you!

I am extremely proud of the current state of the Credit Union, the products and services we offer to ensure your financial success, and our commitment to combating fraud in an ever-evolving environment.

I say with confidence the Greater Cincinnati Credit Union is as strong today, in our 90th year, as I've ever seen it. We have a great future and rest assured we are in good hands. Thank you.

Harriet A. Russell
Board President

**GREATER CINCINNATI CREDIT UNION
2024 TREASURER'S REPORT**

As we navigate our economy and our lives with our Credit Union, I am happy to report that Greater Cincinnati Credit Union delivered strong financial results in 2024. Despite many challenges, we maintained a healthy net income from operations of over \$1.8 million. The Credit Union saw increased deposits of over \$112 million and assets increased to \$129 million.

We are optimistic, but cautious as always, with your money. Our years of prudent management help us persevere. We continued making quality loans in 2024. While we have seen an increase in loan defaults, we still experience fewer loan defaults compared to others in our industry. Our investment approach of purchasing corporate CDs from other insured financial institutions has positioned us well as we keep your money insured with American Share Insurance. We increase our investments for a total investment portfolio of over \$26 million.

As technology is always changing, we continue to be vigilant with our security and we have continued to update our technology infrastructure. Our main priority is to protect our members' data while allowing them to always have access to their accounts through our home banking products.

Our management and staff work daily to identify and share fraud trends to members in person, online, and in your statements. Please continue to be vigilant on your own behalf as well, as fraud tactics and attempts come from outside of our monitoring limits. You know your patterns and numbers best and you are your best protector.

Our continued improvement as an organization is due to the hard work and dedication of our management team and staff. In 2025, we will continue emphasizing investment opportunities, and we are committed to providing the best service possible to every member of Greater Cincinnati Credit Union as we celebrate our 90 years of service to you.

Elaine Murphy
Treasurer

GREATER CINCINNATI CREDIT UNION 2024 CREDIT AND LENDING OPERATIONS REPORT

For the operating year 2024, the Credit Union processed 1,147 loan applications, including Visa Credit Cards, and approved 613 or 53%. The total dollars disbursed for all loans was \$10,036,919.

Included in the total loans disbursed are the following:

- 7 First Mortgage Loans totaling \$2,247,220.
- 14 Home Equity Loans/Line of Credits totaling \$967,362.
- 78 Indirect RV Loans from our local dealerships totaling \$2,562,531.
- 101 Direct Member Auto, Motorcycle and RV Loans totaling \$3,205,848.
- The remaining \$1,053,957 was comprised of personal loans and Visa Credit Cards.

Members borrowing overall in 2024 increased slightly by \$8,282. There was a decrease in Indirect RV Loans in 2024. The decrease in First Mortgage Loans was due to higher mortgage interest rates and increased home prices, which led to fewer sales. The loan approval rate of 53% was a slight decrease from the previous year 2023.

Losses resulting from delinquencies, bankruptcies and deceased member accounts increased by 27% in 2024. The Board of Directors approved the charge-offs of \$164,039 in loans in 2024. Surging delinquency has been a trend financial institutions are experiencing due to higher interest rates and consumer financial stress. We continue to maintain our quality loan underwriting. Our collection staff continues to work with members experiencing financial stress to prevent further delinquency and charge-offs. The Credit Union also recovered \$41,933. of previously charged off loans in 2024.

WE HAVE COMPETITIVE INTEREST RATES!

APPLY FOR A LOAN TODAY!

Stop by one of our four locations and complete a loan application or visit our website at WWW.GCCU.ORG and apply online. If you need more information, please call 513-559-1234 Ext 1111, and speak with one of our loan representatives.

Paula A. Brown
Director of Lending

Greater Cincinnati Credit Union 2024 Security Office Annual Report

The mission of the GCCU security office is to ensure the security and safety of employees and members of GCCU, and their assets. This is accomplished through training, inspection, and investigation.

Duties performed by GCCU security include: investigation of crimes against GCCU and its members; attending court cases arising from those investigations; assisting other financial institutions and law enforcement agencies with their investigations; performing background investigations into potential GCCU employees; creating and distributing alerts to GCCU employees related to crime trends; performing inspections of facilities and operations; and delivering training to GCCU employees related to current topics in financial crimes, procedures in responding to criminal activity, and personal and physical security.

In August 2024, long-time Director of Security Alan March, made the decision to retire. GCCU would like to take this opportunity to thank Alan for his 10 plus years of dedicated service and leadership. Retired Cincinnati Police Department Specialist Lew Egner was brought on board as Director of Security. Lew served for 28 years with CPD, with the last 18 years as an investigator in both the Financial Crimes Squad and the Internal Investigations Section.

The Security Office assisted with the opening of the new Western Hills branch at 5440 Muddy Creek Road in November 2024. The move was made over a long weekend, and the branch was open to full operation on November 12, 2024.

GCCU's Security Office was busy throughout 2024. A large amount of time was devoted to six formal investigations. Additionally, GCCU Security engaged in numerous less formal investigations that did not require a full investigation report. These were from employee requests to review videos to help them understand transactions in our branches, and requests from law enforcement in furtherance of their investigations.

This past year, GCCU experience a resurgence in members' negotiation of counterfeit United States Treasury Checks. Two such cases were referred to law enforcement for follow-up investigation. The Security Office has worked closely with the Accounting Department to identify potentially fraudulent Treasury checks, resulting in the last two attempts being identified and stopped prior to fund disbursement.

The foundational value of GCCU Security is that it is better to prevent a crime rather than to investigate and recover from one. To facilitate this, GCCU Security provides in-person training to employees twice a year on recent trends in frauds and other threats, plus a refresher on robbery awareness and prevention practices and response.

GCCU's Security Office 2024 by the numbers:

- Initiated 15 formal investigations
- Issued seven email alerts to GCCU staff concerning urgent security issues and threats
- Researched the backgrounds of 15 applicants seeking employment with GCCU

Lew Egner
Director of Security

GREATER CINCINNATI CREDIT UNION
2024 EX-OFFICIO AUDIT REPORT

An audit is the examination or inspection of various transactions, record keeping practices, and business procedures by an accounting professional followed by physical checking of inventory to make sure that all departments are following a documented recording system. It is completed to evaluate the accuracy of financial statements provided by the organization. Audits can be performed internally by employees, department heads or externally by an outside firm or independent auditor. The purpose of an audit is to express an opinion as to whether the financial statements are fairly presented in conformity with appropriate accounting practices and principles. Greater Cincinnati Credit Union uses an outside CPA firm, GBQ Accounting & Advisory Firm, which works closely with the Ex-Officio Directors.

Ex-Officios are appointed (non-voting) members of the Board that serve as liaisons between GBQ, Board members, and other key stakeholders. Ex-Officios review and report findings throughout the year to ensure that your Credit Union is being operated by management in a safe and sound manner.

Ex-Officios, participate in regularly scheduled Board meetings and serve on various committees throughout the year. While attending meetings, Ex-Officios observe the overall governance of your Credit Union, but also report findings, ultimately examined to keep your money secure. Ex-Officios also participate in formal training, and development programs. Alongside management and Board members, our committee's goal is to investigate, evaluate, and understand policies, procedures, and regulatory changes required to keep your money safe and working for you.

A variety of audits are performed throughout the year which allow for proper oversight and guidance to keep the credit union in regulatory compliance. These processes are in place to ensure that every dollar and penny is accounted for and balanced. The formal audits are then reviewed, documented, and recorded at regular Board Meetings.

Thank you for entrusting the Great Cincinnati Credit Union to provide quality, compliant service for you and your family. We strive to do what is best for you, our valued member.

Garnet Ingram (Chair), Brad Smith, Josh Adams
Ex-Officio Board Members

To the Board of Directors
Greater Cincinnati Credit Union, Inc.
Cincinnati, Ohio

Independent Auditor's Report

Opinion

We have audited the financial statements of Greater Cincinnati Credit Union, Inc., which comprise the statement of financial condition as of December 31, 2024, and the related statements of income, changes in members' equity and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Greater Cincinnati Credit Union, Inc. as of December 31, 2024, and the results of its operations and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Greater Cincinnati Credit Union, Inc. and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Greater Cincinnati Credit Union, Inc. ability to continue as a going concern within one year after the date that the financial statements are issued or available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Credit Union of Ohio, Inc.'s internal controls. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Credit Union of Ohio, Inc.'s ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

The audited financial statements are not included in this annual report; however, they are available to the membership to be viewed at the main office - located at 7221 Montgomery Road, Cincinnati, Ohio 45236.

GREATER CINCINNATI CREDIT UNION, INC.

Statement of Financial Condition

December 31, 2024

	2024
ASSETS	
Cash and Cash Equivalents	\$ 46,364,727
Investments	
Investments - trading	3,411,434
Investments - held-to-maturity	10,666,000
Investments - other	6,692,291
Total investments	<u>20,769,725</u>
Loans to Members	
Loans to members	56,905,480
Allowance for credit losses	(240,702)
Total loans, net of allowance for credit losses	<u>56,664,778</u>
Property and Equipment, net	3,218,090
Other Assets	
Accrued interest receivable on investments	56,345
Accrued interest receivable on loans	203,170
Share insurance deposit	1,463,774
Prepaid expenses and other assets	349,034
Total other assets	<u>2,072,323</u>
TOTAL ASSETS	<u>\$ 129,089,643</u>
LIABILITIES AND MEMBERS' EQUITY	
Members' Share Accounts	\$ 112,478,077
Accrued Dividends Payable	84,062
Accrued Expenses and Other Liabilities	961,933
Total liabilities	<u>113,524,072</u>
Members' Equity, substantially restricted	<u>15,565,571</u>
TOTAL LIABILITIES AND MEMBERS' EQUITY	<u>\$ 129,089,643</u>

GREATER CINCINNATI CREDIT UNION, INC.

Statement of Income

For the Year Ended December 31, 2024

	2024
Interest Income	
Interest on loans	\$ 2,955,209
Interest on investments	3,282,796
Total interest income	<u>6,238,005</u>
Interest Expense	
Dividend expense on share accounts	<u>949,790</u>
Net interest income	5,288,215
Provision for Credit Losses	<u>139,000</u>
Net interest income after provision for credit losses	<u>5,149,215</u>
Non-Interest Income	
Lending-related income	86,244
Deposit-related income	912,091
Card income	472,991
Other	23,880
Total non-interest income	<u>1,495,206</u>
Non-Interest Expenses	
Compensation and benefits	1,918,836
Office operations	1,213,685
Occupancy	676,946
Insurance and assessments	117,931
Education and promotion	34,803
Professional fees	169,158
Other	87,065
Total non-interest expenses	<u>4,218,424</u>
Net Income	<u>\$ 2,425,997</u>

GREATER CINCINNATI CREDIT UNION
Statement of Changes in Members' Equity
For the Year Ended December 31, 2024

	Appropriated Statutory Reserve	Unappropriated Undivided Earnings	Total Members' Equity
Balance, December 31, 2023	\$ 5,117,118	\$ 8,022,456	\$ 13,139,574
Net income for year ended December 31, 2024	-	2,425,997	2,425,997
Balance, December 31, 2024	\$ 5,117,118	\$ 10,448,453	\$ 15,565,571

GREATER CINCINNATI CREDIT UNION, INC.
Statement of Cash Flows
For the Year Ended December 31, 2024

	2024
Cash Flows from Operating Activities	
Interest income received	\$ 5,782,812
Interest paid and dividends paid on share accounts	(930,539)
Non-interest income received	1,495,206
Cash paid to suppliers and employees	(4,128,142)
Net cash and cash equivalents provided by operating activities	<u>2,219,337</u>
Cash Flows from Investing Activities	
Purchases of investments - held-to-maturity	(1,986,000)
Maturities of investments - held-to-maturity	1,240,000
Purchases of investments - other	(2,237,000)
Maturities of investments - other	3,480,000
Loans made to members	(9,069,280)
Loan repayments from members	9,344,642
Purchases of property and equipment	(930,086)
Decrease in share insurance deposit	108,597
Net cash and cash equivalents used in investing activities	<u>(49,127)</u>
Cash Flows from Financing Activities	
Net increase in members' shares	<u>287,734</u>
Net increase in cash and cash equivalents	2,457,944
Cash and Cash Equivalents at Beginning of Year	<u>43,906,783</u>
Cash and Cash Equivalents at End of Year	<u>\$ 46,364,727</u>
	2024
Reconciliation of Net Income to Net Cash and Cash Equivalents Provided by Operating Activities	
Net income	\$ 2,425,997
Non-Cash Items	
Provision for credit losses	139,000
Dealer reserve amortization	105,514
Gain on the disposal of property and equipment	-
Depreciation and amortization expense	143,610
Unrealized gain on investments - trading	(561,278)
Total non-cash items	<u>(173,154)</u>
Changes in Certain Statement of Financial Condition Accounts	
Interest receivable	571
Other assets and prepaid expenses	51,987
Accrued expenses and other liabilities	(86,064)
Total changes in certain statement of financial condition accounts	<u>(33,506)</u>
Net Cash and Cash Equivalents Provided by Operating Activities	<u>\$ 2,219,337</u>



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GREATER CINCINNATI CREDIT UNION

ESTABLISHED 1935

Silverton Office

7221 Montgomery Road
Cincinnati, Ohio 45236

Mason Office

7948 Mason Montgomery Road
Mason, Ohio 45040

North College Hill Office

6899 Hamilton Avenue
Cincinnati, Ohio 45224

Western Hills Office

5440 Muddy Creek Rd
Cincinnati, Ohio 45238

PAST SECRETARIES

1935 – 1946	Anna Skelton
1947 – 1951	Ilo Feurt
1952	Virginia D. Hollenberg
1953	Robert L. Englert
1954	Jennie Saunders
1955	Lewis M. Harrison
1956 – 1969	Ilo Feurt
1969 – 1978	Jean Frehse
1978 – 1988	Harriet Russell
1988 – Present	Charles Dick

PAST TREASURERS

1935 – 1945	Erich T. Bergman
1945 – 1978	Clyde A. Hall
1978 – 1984	Doris Doudican
1984 – 2004	Leonard Penn
2004 – Present	Elaine Murphy

PAST MANAGERS/CEOS

1945 – 1973	Clyde A. Hall
1973 – 1973	John Wagner
1973 – 1976	Linda Hoog
1976 – 1988	John Kosey
1988 – 2019	Daryl Sawyer
2019 – 2020	John Verkley
2020 – Present	Phil Kiley

PAST PRESIDENTS

1935 – 1960	Raymond T. Fell
1961 – 1965	John F. Locke
1966 – 1978	Arthur Chesley
1978	Jean Frehse
1978 – 2000	Clifford Franklin
2000 – Present	Harriet Russell

PAST VICE PRESIDENTS

1935 – 1960	John F. Locke
1961 – 1965	Arthur Chesley
1966 – 1978	Arthur Havlovic
1978	Cora Fitch
1978 – 1988	Wylie Ferguson
1988 – 2000	Harriet Russell
2000 – 2004	Wylie Ferguson
2004 – 2011	Sheila Taylor
2011 – 2019	Judy Meiering
2019 – 2020	Phil Kiley
2020 – Present	Joyce Hooks

The Credit Union Brings Together The Services You Need For A Better Life.

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www.trinitycredit.org

Ritter & Randolph, LLC

Attorneys at Law
Telephone: (513) 381-5700
www.ritterandrancholp.com

Arrangements can be made to meet with
the Financial Center representatives at their
offices or at any Credit Union branch office.
Representatives can be reached at their offices.