

Veritas Federal Credit Union
Monthly Meeting of the Board of Directors

April 23, 2024
Agenda

1. Call to Order: Meeting call to order by _____ at _____

Roll Call:

Board

Michelle Garcia, Chairman
Larry Branch, Vice-Chairman
Thomas Culp, Treasurer
Bryan Pennartz, Secretary
Joel Scott, At-Large

Roll Call:

Supervisory Committee

Victor Keyes
Jack Boyers

Roll Call:

Management

Teri Crowl, CEO
Karen Woodall, CFO

2. Consent Items:	1	Financials	as of 3/31/2024	<u>Page #</u>
	2	Approval of Dividend Payment	for April 2024	1 - 14
	3	Validation of Lending Rates	for April 2024	
	4	Approval of Loan Charge-offs - March	\$xxxxxx	
	5	Approval of Share Charge-off	\$xxxxxx	
	6	Approval of Minutes -March 26, 2024		
		Approval of Organizational Meeting Minutes -April 15, 2024		
	7	Loan disclosures	see p. 17- None	
	8	Variance Report	See packet	motion: _____
	9	Regulatory Filings:	March SAR = # CTR = #	2nd: _____
	10	Investment review	See Page 6	

3. Reports:

Executive	Teri	Operational overview (including HR/headcount), projects and goals
Financial	Karen	Financial outlook, including recent and near-term projected financial figures, key performance metrics and the meaningful topics for discussion.
ALCO	Tom	Discussion and questions as needed
Marketing	Lysa	Quarterly update
Supervisory Committee	Victor	Summary; any audit or CUNA issues; actions by Mgmt
Nominating Committee:	Bryan	

4. Policy Review	<u>Policy</u>	<u>Notes on review:</u>
	1	
	2	
	3	
	4	
	Approval Motion:	2nd:

5. Old Business:	1	
	2	
		<u>Due By</u>
Action items	1	
	2	

6. New Business:	1	motion:
	2	2nd:
	3	

7. Information Sharing:	1	
	2	
	3	
8. Executive Session	Board and CEO only portion of meeting (as needed)	

Next Meeting: Tuesday, April 23, 2024

ADJOURNMENT: at _____