

**Board of Directors Agenda
January 17, 2024**

6:00 PM	1.	<u>Call to Order and Establish Quorum</u> – Chairman/Secretary
6:00 PM	2.	<u>Guests or Awards:</u> A. None.
6:00 PM	3.	<u>Consent Agenda Items:</u> A. Board of Directors Meeting Minutes of December 15, 2023 B. Executive Session Meeting Minutes of December 15, 2023 C. Charge Off of Uncollectible Loans D. Declaration of Dividends E. Loan Authority Granted by Board
6:00 PM	4.	<u>Information Items:</u> A. Board Master Schedule B. Market Valuation Report C. Selected Economic Indicators D. MBL Status Report E. MBL Classified Loans F. MBL Construction & Development Report G. MBL Significantly Modified Loans H. MBL Collateral Dependent Loans I. MBL Prior TDR Loans J. Suspicious Activity Report K. ALM Compliance Metrics L. Individual Participation Caps for Lead Lenders M. Financial Reports N. Quarterly Report to the Board O. Visions Analysis Governance Committee Meeting Minutes of November 15, 2023 P. Supervisory Committee Meeting Minutes of October 16, 2023 Q. [REDACTED]
6:00 PM	5.	<u>Old Business:</u> A. None.
6:00 PM	6.	<u>New Business/Unplanned Policy Changes:</u> A. Concentration Risk Policy – K. Burt B. NCUA Recommended Loan, MBL, Loan Participation Policy Changes - C. Alfarano C. Per Diem Review – K. Burt
6:10 PM	7.	<u>Focus Area – Strategic Thinking:</u> A. Visions Analysis & Wealth Management Update - J. Thatcher B. 2023 Strategic Initiatives Results & 2024 Strategic Initiatives – J. Rosenberg C. Importance of Cash Flows - K. Burt D. Investment Sale - T. Muse
7:40 PM	8.	<u>President’s Report:</u> A. January 2024 President’s Report
7:50 PM	9.	<u>Next Meeting Agenda Items:</u> A. Year-End Financials – K. Burt B. Concentration Risk Report – K. Burt C. Interest Rate Risk Report – K. Burt D. 2023 Branch Incentive Plan Review - J. Wyatt E. Future of Banking - J. Rosenberg
8:00 PM	10.	<u>Executive Session:</u>

**Board of Directors Agenda
February 21, 2024**

6:00 PM	1.	<u>Call to Order and Establish Quorum</u> – Chairman/Secretary
6:00 PM	2.	<u>Guests or Awards:</u> A. None.
6:00 PM	3.	<u>Consent Agenda Items:</u> A. Board of Directors Meeting Minutes of January 17, 2024 B. Executive Session Meeting Minutes of January 17, 2024 C. NCUA Meeting with Board of Directors Minutes of January 22, 2024 D. Investment Minutes E. Charge Off of Uncollectible Loans F. Declaration of Dividends
6:00 PM	4.	<u>Information Items:</u> A. Board Master Schedule B. Market Valuation Report C. Selected Economic Indicators D. MBL Status Report E. MBL Classified Loans F. MBL Construction & Development Report G. MBL Significantly Modified Loans H. MBL Collateral Dependent Loans I. MBL Prior TDR Loans J. Suspicious Activity Report K. ALM Compliance Metrics L. Individual Participation Caps for Lead Lenders M. Financial Reports N. [REDACTED]
6:00 PM	5.	<u>Old Business:</u> A. None.
6:00 PM	6.	<u>New Business/Unplanned Policy Changes:</u> A. 2023 Branch Incentive Plan Results - J. Wyatt B. Board Policy & Guidelines - C. Marion
6:20 PM	7.	<u>Focus Area – Board Education:</u> A. Future of Banking - J. Rosenberg B. Concentration Risk Report – K. Burt C. Interest Rate Risk Report – K. Burt D. Year-End Financials – K. Burt
7:20 PM	8.	<u>President's Report:</u> A. February 2024 President's Report
7:30 PM	9.	<u>Next Meeting Agenda Items:</u> A. Compensation & Benefits Monitoring Report – J. Rosenberg B. Financial Planning/Budgeting Monitoring Report – K. Burt C. Global Executive Constraint Monitoring Report – T. Muse D. Board Member Financial Literacy Training – K. Burt E. Management Succession Policy - J. Rosenberg F. Monetary Policy/Corporate Resolution - K. Burt G. Pricing Policy - K. Burt H. Share Account and Declaration of Dividends Policy – T. Novak I. Volunteer Code of Conduct Policy - J. Rosenberg J. Board Job Description – Governance Monitor K. Board Nomination Guidelines - Governance Monitor L. Global Governance Commitment – Governance Monitor M. Global Governance/Management Connection – Governance Monitor N. Governing Style – Governance Monitor O. Volunteer Conference, Education & Expense Policy & Guidelines - Governance Monitor P. Compensation & Benefits Executive Limitations - Governance Monitor Q. Financial Planning/Budgeting Executive Limitations - Governance Monitor R. Global Executive Constraint Executive Limitations - Governance Monitor S. Daylight Overdraft Net Debit Cap Category Recommendation - K. Burt T. Visions Analysis, LLC CUSO Governance Committee Appointments - T. Muse
7:40 PM	10.	<u>Executive Session:</u>

**Board of Directors Agenda
March 20, 2024**

5:30 PM	1.	<u>Call to Order and Establish Quorum – Chairman/Secretary</u>
5:30 PM	2.	<u>Guests or Awards:</u> A. None
5:30 PM	3.	<u>Consent Agenda Items:</u> A. Board of Directors Meeting Minutes of February 21, 2024 B. Executive Session Meeting Minutes of February 21, 2024 C. Annual Meeting Minutes of March 16, 2024 D. Board Reorganization Meeting Minutes of March 16, 2024 E. Investment Committee Meeting Minutes F. Charge Off of Uncollectible Loans G. Declaration of Dividends
5:30 PM	4.	<u>Information Items:</u> A. Board Master Schedule B. Market Valuation Report C. Selected Economic Indicators D. MBL Status Report E. MBL Classified Loans F. MBL Construction & Development Report G. MBL Significantly Modified Loans H. MBL Collateral Dependent Loans I. MBL Prior TDR Loans J. Suspicious Activity Report K. ALM Compliance Metrics L. Individual Participation Caps for Lead Lenders M. Financial Reports N. [REDACTED] O. Supervisory Committee Meeting Minutes of December 11, 2023 P. Visions Analysis, LLC CUSO Governance Committee Appointments
5:30 PM	5.	<u>Old Business:</u> A. None.
5:30 PM	6.	<u>New Business/Unplanned Policy Changes:</u> A. Daylight Overdraft Net Debit Cap Category Recommendation - K. Burt B. Concentration Risk Policy - K. Burt C. Member Business Loan Policy - C. Alfarno D. Adoption of 2024 Organizational Goals - T. Muse E. [REDACTED]
6:15 PM	7.	<u>Focus Area – Policy Governance:</u> A. Compensation & Benefits Monitoring Report – J. Rosenberg B. Financial Planning/Budgeting Monitoring Report – K. Burt C. Global Executive Constraint Monitoring Report – T. Muse D. Board Member Financial Literacy Training – K. Burt E. Management Succession Policy - J. Rosenberg F. Monetary Policy/Corporate Resolution - K. Burt G. Pricing Policy - K. Burt H. Share Account and Declaration of Dividends Policy – T. Novak I. Volunteer Code of Conduct Policy - J. Rosenberg J. Volunteer Conference, Education & Expense Policy & Guidelines - J. Rosenberg K. Board Job Description – Governance Monitor L. Board Nomination Guidelines - Governance Monitor M. Global Governance Commitment – Governance Monitor N. Global Governance/Management Connection – Governance Monitor O. Governing Style – Governance Monitor P. Compensation & Benefits Executive Limitations - Governance Monitor Q. Financial Planning/Budgeting Executive Limitations - Governance Monitor R. Global Executive Constraint Executive Limitations - Governance Monitor
6:40 PM	8.	<u>President’s Report:</u> A. March 2024 President's Report
6:50 PM	9.	<u>Next Meeting Focus Items:</u> A. Abbreviated Agenda Due to Board Strategic Planning Session
7:00 PM	10.	<u>Executive Session:</u> A. [REDACTED]