

## Minutes of the 2021 Annual Meeting

### MEETING CALLED TO ORDER

Jon welcomed the attendees to the 53<sup>rd</sup> annual meeting and confirmed that we have quorum and called the meeting to order at 5:04pm on May 13, 2021.

### READING AND APPROVAL OF THE 2020 MINTUES

Encourage everyone to review the minutes from the 2020 Annual Meeting.

*Carol Gilles made a motion to approve the minutes and Conrad Tan seconded the motion and majority were in favor therefore motion carries. 10 in favor of the motion and 0 not in favor.*

Jon introduced the Board of Directors, Supervisory Committee Members, ALCO Members, Management and Staff (as of May 2021).

### CHAIRMAN'S REPORT

Jon Hernandez reported on behalf of Betty Wright and welcomed the attendees and acknowledged the board of directors, supervisory committee members, management and staff.

### SUPERVISORY COMMITTEE REPORT

Phillip Gutierrez reported on behalf of the Supervisory Committee as follows:

- NCUA exam ending October 2020
- Discussed TWHC audit done in September 2020
- Internal audits

### TREASURER'S REPORT

Jon Hernandez encouraged to read the financials, explained the trends and provided a quick analysis on the financial position of CalCom.

### 2021 ELECTION RESULTS

Jon also informed the members that there were no nominations accepted therefore Andy Doyle and Brian Hicks will automatically be re-elected to serve from 2021 to 2023.

Jon congratulated the re-elected board of directors.

## PRESIDENT'S REPORT

Jon Hernandez reported on the 2020 accomplishments and 2021 business agenda as follows:

- Launched BaZing Checking with various account benefits
- Enhanced Real Estate & HELOC offerings including second homes and investment properties of 1-4 units
- Funding over \$24.6M total loans, highest loan funding since CalCom's inception
- Partnered with CarScouts selling over \$1.1M in vehicles to Members through no-contact delivery service
- Collaborated with Members to donate food, clothing, blankets, and toiletries to homeless students to local colleges; Long Beach Community College, El Camino College, Cerritos College
- Provided boxed lunches to frontline workers at: Harbor UCLA, Torrance Memorial, Providence Little Company of Mary, Providence San Pedro, and Northridge Hospital
- Implemented Pandemic Safety Measures & Protocols
- Emergency Loans and deferred payment for new loans
- Continue to enhance Remote Services: Video Banking, Text Communications, Online Chat, possible Saturday phone hours
- Continue to become paperless
- Continue to improve Member Services
- Continue to promote Financial Health; Blogs and Seminars

Jon thanked all the attendees for coming and encouraged them to ask him or the management any questions they may have regarding the credit union.

## ADJOURNMENT

With no further business to be discussed the meeting was adjourned at 5:32pm.

Aron Harrington made a motion to adjourn the meeting and Stephan Yanez seconded the motion and majority to adjourn the meeting.

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Debbie Chang  
Recording Secretary