FORT McCLELLAN
CREDIT UNION

73rd ANNUAL MEETING

April 30, 2026

FORT McCLELLAN
CREDIT UNION

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FORT McCLELLAN CREDIT UNION

Our mission is to foster our community by supporting financial well-being for all.

Fort McClellan Credit Union Leadership Team

Board of Directors

Allen Skelton, Chairman
Ken Joiner, 1st Vice Chairman
Loida Carter, 2nd Vice Chairwoman
Susan Trammell, Secretary & Treasurer
Van Roberts, Director
Jeffery Leonard Sr., Director
Kim McCarson, Director
Ann Rainey, Director
Carol Davidson, Director
Cotina Stroud, Associate Director

Supervisory Committee

Zachary Van Gieson, Chairman
Chris Bobo, Member
Stephanie Nickolson, Member

Senior Management

Angela Smith, President & CEO
John Terrano, Chief People Officer
Trent Barnett, Chief Financial & Strategy Officer
Christin Glanze, Chief Operations Officer

FORT McCLELLAN CREDIT UNION

73rd Annual Meeting Agenda

April 30, 2026
10:00 AM

Hosted at:
Calhoun County Area
Chamber & Visitor's Center
1330 Quintard Ave.
Anniston, AL 36201

1. Welcome - Board Chairman, **Mr. Allen Skelton**
2. Invocation - **Mr. Zachary Van Gieson**
3. Verify Quorum - **Ms. Marka Chastain**
4. Introduction of the Board of Directors & Supervisory Committee - **Ms. Angela Smith**
5. Call Meeting to Order - Board Chairman - **Mr. Allen Skelton**
6. Annual Meeting Video - **Ms. Angela Smith**
7. 2025 Consent Agenda (Located on Website), Motion to Approve - **Mr. Allen Skelton**
    i. 2025 Annual Meeting Minutes
    ii. President's Report
    iii. Chairman's Report
    iv. Treasurer's Report
    v. Supervisory Report
8. Nominating Committee Report, Motion to Approve - **Ms. Loida Carter**
9. Unfinished Business - **Mr. Allen Skelton**
10. New Business - **Mr. Allen Skelton**
11. Adjournment - **Mr. Allen Skelton**
12. Raffle - **Ms. Angela Smith**

FORT McCLELLAN CREDIT UNION

PRESIDENT & CHAIRMAN REPORT

2025 marks Fort McClellan Credit Union's 73rd anniversary—a milestone that invites both celebration and reflection. Our story began in April 1953, when Fort McClellan Credit Union was officially chartered to serve the military and civilian personnel of Fort McClellan, Alabama. Since then, we have grown well beyond our original footprint, proudly expanding our service to include select employee and association groups, as well as residents across nine surrounding counties. Today, Fort McClellan Credit Union offers a wide variety of financial services including checking accounts, savings accounts, credit cards, mortgages, numerous types of loans, digital banking services, and much more.

As we look back on a productive and meaningful 2025, our commitment to strengthening our community and supporting the financial well being of all remains unwavering. We continue to pursue innovation that ensures an accessible, valuable, and member focused credit union experience—grounded firmly in our core values of inclusion, compassion, and education.

On behalf of the Board of Directors, thank you for the trust you place in us. It is an honor to serve you. As volunteers, we approach our responsibilities with dedication, and we look forward to continuing this work in the years ahead.

Respectfully,



Allen Skelton
Chairman of the Board



Angela Smith
President & CEO

FORT McCLELLAN CREDIT UNION

TREASURER'S REPORT*

	Dec-2025
ASSETS	**AMOUNT**
Cash & Cash Equivalents	$ 34,732,100
Total Investments	$ 72,817,593
Net Loans	$ 94,715,098
Total Foreclosed & Repo Assets	$ 200,545
Premises & Equipment, Net	$ 13,756,977
Total Other Assets	$ 6,271,352
Total Assets	**$ 222,493,665**

LIABILITIES	**AMOUNT**
Total Payables & Other Liabilities	$ 971,691
Total Share & Deposits	$ 200,358,157
Total Equity	$ 21,163,817
Total Liabilities & Equity	**$ 222,493,665**

INCOME & EXPENSE	**AMOUNT**
Total Interest Income	$ 8,781,134
Total Dividend & Interest Expense	$ 2,390,174
Net Interest Income Before Provision	$ 6,390,960
Net Interest Income After Provision	$ 5,709,595
Total Non-Interest Income	$ 2,172,836
Total Non-Interest Expense	$ 8,542,878
Y-T-D Net Income (Loss)	**($ 660,447)**

**These financial statements were internally prepared*

Fort McClellan Credit Union's complete Call Report is available at:
https://mapping.ncua.gov/ResearchCreditUnion.aspx

FORT McCLELLAN CREDIT UNION

SUPERVISORY COMMITTEE REPORT

The Supervisory Committee serves as an independent governing body of Fort McClellan Credit Union, responsible for ensuring that financial records are accurate and that strong internal controls are in place to safeguard the assets of both the Credit Union and its Members. The Committee fulfills these responsibilities by commissioning an annual independent audit and by ensuring that internal controls are tested and evaluated on a regular basis.

As of December 31, 2025, the Supervisory Committee consisted of three elected volunteers: Zachary Van Gieson, Chair; Stephanie Nickolson, Member; and Chris Bobo, Member. The Committee meets regularly with management to review operational policies, evaluate the effectiveness of internal controls, and confirm that Credit Union practices align with established policies and regulatory requirements.

To support its work, the Committee engaged the independent CPA firm Pearce, Bevill, Leesburg, and Moore to conduct the annual audit and prepare the financial statements in accordance with the terms of the Engagement Letter. The audit—performed in accordance with Generally Accepted Accounting Principles (GAAP)—confirmed that Fort McClellan Credit Union remains financially strong and secure.

Respectfully,



Zachary Van Gieson
Chairman of the Supervisory Committee

72nd Annual Meeting of Fort McClellan Credit Union
April 29, 2025, 10:00 AM

Calhoun County Area Chamber & Visitors Center

1330 Quintard Ave, Anniston AL 36201

1. Chairman Skelton welcomed attendees and provided information on where to find a digital version of the meeting's Consent Agenda on the Fort McClellan Credit Union website.
2. An invocation was given by Mr. Jeffery Leonard, Sr.
3. Chairman Roberts called Ms. Shamerrial Garrett to perform roll call and verify quorum. Ms. Shamerrial Garrett certified quorum was met for both the Board of Directors and Membership (at least 25 members in attendance); (29) members were in attendance.
4. The Annual Meeting was called to order by Chairman Skelton at 10:04 AM.
5. The following Board Members were present:

   Allen Skelton, Chairman
   Ken Joiner, 1st Vice Chairman
   Loida Carter, 2nd Vice Chairman
   Susan Trammell, Secretary & Treasurer
   Van Roberts, Director
   Jeffery Leonard, Sr., Director
   Ann Rainey, Director

6. The Following Supervisory Committee Members were present:

   Chris Bobo, Member

7. The Following Officers were present:

   Angela Smith, President & CEO
   John Terrano, COO
   Trent Barnett, CFO
   Christin Glanze, SVP

8. Chairman Skelton introduced the Board of Directors and Supervisory Committee.
9. Chairman's Report and President's Report video was played.
10. Chairman Skelton asked for a motion to approve the Consent Agenda. Ms. Susan Trammell motioned to approve, Ms. Loida Carter seconded, none opposed, and the motion passed. The Consent Agenda includes:
    a. Minutes of 2024 Annual Meeting
    b. President's Report
    c. Chairman's' Report
    d. Treasurer's Report

e. Supervisory Report

11. Ms. Kim McCarson reported on behalf of the Nominating Committee that there were no petitions for nominees submitted by the membership, and the following individuals were selected to serve on the Board of Directors:
    a. Ms. Loida Carter, 3-year term
    b. Ms. Kim McCarson, 3-year term
    c. Ms. Carol Davidson, 3-year term
    d. Ms. Ann Rainey, 3-year term
12. Ms. Susan Trammell also reported on behalf of the Nominating Committee that the following individuals were elected to serve on the Supervisory Committee and were uncontested:
    a. Mr. Chris Bobo, 2-year term
    b. Ms. Sonya Heathcock, 2-year term
    c. Mr. Zach Van Gieson, 2-year term
13. Chairman Skelton asked for a motion to approve the Nominating Committee Report and Elections. Mr. Kenneth Joiner made a motion to approve, Ms. Loida Carter seconded, none opposed, and the motion passed.
14. Chairman Skelton asked for any Unfinished Business, and none was brought to attention.
15. Chairman Skelton asked for any New Business, and none was brought to attention.
16. Ms. Angela Smith and Ms. Erica Krochmalny conducted the raffle drawing. Prizes were as follows:
    a. Wicks for Wags Candles (12)
    b. Angel Cakes Creamery Gift Card $10 (5)
    c. Hubbard's Gift Card $25 (2)
    d. Music City Bagels Gift Card $10 (5)
    e. Lush Garden Gift Card $50 (2)
    f. Called Coffee $10 (2)
17. Chairman Skelton asked for a motion to adjourn the 72nd Annual Meeting. Mr. Van Roberts made a motion, Ms. Loida Carter seconded, none opposed, and the motion passed. Board of Directors responded in agreement, none opposed, and the motion passed. The meeting was adjourned at 10:47 AM.

FORT McCLELLAN CREDIT UNION

NOMINATING COMMITTEE REPORT

On behalf of the Nominating Committee, we extend our thanks and appreciation to all the Members expressing interest in serving as a volunteer official of Fort McClellan Credit Union. Due to the number of nominees equaling the number of positions to be filled, the election was not conducted by ballot and there will be no nominations from the floor. Candidates for the Board of Directors and Supervisory Committee were considered, and the Committee submits the following individuals for the positions and terms stated:

Board of Directors
Ms. Susan Trammell — 3-year term
Mr. Van Roberts — 3-year term

Supervisory Committee
Ms. Stephanie Nickolson — 2-year term

Respectfully,
Fort McClellan Credit Union's Nominating Committee



Ms. Loida Carter
Committee Member



Mr. Jeffery Leonard Sr.
Committee Member



Ms. Ann Rainey
Committee Member

FORT McCLELLAN CREDIT UNION

SERVICE TO OUR COMMUNITY

Volunteerism





Financial Planning Workshops

Community Partnerships





Donations & Sponsorships

RETIREMENT ANNOUNCEMENT

After six years of dedicated service as Fort McClellan Credit Union's Collections Manager, Ms. Sheila Easley has retired. While we are truly happy for Sheila as she begins this exciting new chapter, we will certainly miss seeing her each day and sharing in her warm presence



Throughout her time with FMCU, Sheila was a valued team member known for her compassion, professionalism, and positive spirit. She made meaningful contributions and is leaving a lasting impact on both her work and her coworkers.

We are grateful for the years Sheila spent with FMCU and wish her happiness and fulfillment in her well-earned retirement.

Congratulations, Ms. Sheila!





FORT McCLELLAN CREDIT UNION

Mission

To foster our community by supporting financial well-being for all.

Vision

To offer the most accessible and innovative credit union experience attainable.

Values

Inclusion
Compassion
Education

Locations & Hours

Main Phone: (256) 237-2113
Toll Free (800) 642-1220
Fax: (256) 469-2070
creditunion@fortmcclellancu.org

Golden Springs
1010 Golden Springs Rd
Anniston, AL 36207

Anniston City
1731 Noble St
Anniston, AL 36201

Ohatchee
7718 AL HWY 77
Ohatchee, AL 36271

Roanoke
4479 HWY 431 N
Roanoke, AL 36274

Jacksonville
1204 Church Ave SE
Jacksonville, AL 36265

Pell City
2239 Martin St South
Pell City, AL 35128

Hours: Monday - Friday, 8:30 AM - 5:00 PM

NMLS# 413009

Routing #262287360

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www.fortmcclellancu.org

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