



# 2025 ANNUAL REPORT

Central Missouri Community Credit Union  
64<sup>th</sup> Annual Meeting Agenda  
Thursday, March 26, 2026 – 6:00pm

## - AGENDA -

### Call to order by our Chairman

- Pledge of Allegiance
- Moment of silence for deceased members
- Invocation
- Determination of quorum
- Adoption of Agenda
- Introduction of Board of Directors and Supervisory Committee
- Appointment of Parliamentarian
- Minutes of Last Annual Meeting – March 27, 2025

### Reports

- Board Chairman
- President / CEO
- Financial Report

### Action Items

- Old Business
- New Business
  - Adoption of updated Bylaws – Motion for approval
- Nomination Chair – Board / Supervisory Elections
  - Collection of Ballots
  - Announcement of elected board
  - Supervisory members
- Service Anniversaries
- Prizes
  - 50/50 Drawing (to benefit Veterans Home)
  - Bike(s) – Youth
  - Cash Drawings
- Adjournment

Thank you to all CMCCU members for attending! See you in 2027.

**63<sup>rd</sup> Annual Meeting Minutes**  
**Central Missouri Community Credit Union**  
**March 27, 2025**

Chairperson Aaron Brown called this meeting to order at 6:00 p.m. and welcomed everyone to the Annual Meeting. He thanked everyone for coming and expressed appreciation to the CMCCU staff for their hard work in making this Annual Meeting a success.

Aaron Brown asked any members who are currently serving or have served in the military to please stand and be recognized.

Randy Frenking led the Pledge of Allegiance.

Aaron Brown asked that we observe a moment of silence in honor of the members who have passed away since our last Annual Meeting.

Aaron Brown asked President/CEO, Randall Bettis, to lead us in the Invocation.

Aaron Brown declared a Quorum with 136 members and thirty-five guests in attendance.

Aaron Brown asked for any changes to the agenda; copies are in the Annual Report. Hearing none, he declared the agenda adopted as printed with the right of the Chair to deviate if necessary.

Aaron Brown introduced members of the Board of Directors and their spouses. Board members present were: Aaron Brown, Chair; Richard Yallaly, Vice Chair, and wife Joey; Chris McCreary, Secretary, and wife Sandy (not present), Mickey Muir, Treasurer, and husband Jim, Randy Frenking, Member, and wife Brenda (not present), Amy Wilson, Member, and guest Barbara Stockton (not present), and Melissa Frey, Member and husband Keaton (not present). Aaron Brown expressed appreciation for their work.

Aaron Brown then introduced members of the Supervisory Committee and their guests. Supervisory Committee members present were Angela Scroggins, Member, and husband Eddie (not present), and Dr. Ray Patrick, Member, and wife Anne. Again, Aaron Brown expressed appreciation for their work, effort, and dedication.

There were no Communications.

Aaron Brown appointed Dr. Ray Patrick as Parliamentarian.

Aaron Brown called attention to the Annual Report handout, which included copies of the minutes from the last meeting, distributed to each member before the meeting. Reports will not be read since they are printed – only highlighted, so members may ask questions about any report when it is presented for approval. He asked for corrections to the minutes of the April 5, 2024, meeting. There being none, Jan Ulmer made a motion from the floor to approve the Minutes as printed. Stacey Fite seconded, and the motion carried.

Aaron Brown asked for comments or questions on any of the reports in the Annual Report handout. Hearing none, he declared

the reports were approved as printed.

Randall Bettis then gave a synopsis of his first year here as CEO of CMCCU. Randall highlighted the many accomplishments CMCCU has achieved in the past year. Randall also shared that bigger plans are in the making, and to stay tuned for more updates. Randall expressed his appreciation to all staff and members for a successful year.

There was no Old Business.

There was no New Business.

Aaron Brown introduced Chairperson of the Nominating Committee, Jana Miller, and invited her on stage to preside over the Board of Directors/Supervisory Committee Election Process.

The Nominating Committee presented one candidate for one three-year term on the Board of Directors: Angela Scroggins. They also presented one candidate for one three-year term, Vicki Martens, and one candidate for one one-year term, Michial Hutchko, on the Supervisory Committee. The Committee submitted a letter stating they had reviewed all candidate applications and determined all to be eligible for nomination and election.

Jana Miller announced that the one Board candidate and the two Supervisory Committee candidates were elected by acclamation and that no floor vote was necessary, as per our Bylaws.

President/CEO, Randall Bettis, presented recognition awards to the following employees for years of service to CMCCU: Linda Gaskill – 10 years; Wendy Palomo – 10 years; Jessica Welsz – 20 years; Elizabeth Alderman – 20 years; and Tonya Alexander – 30 years.

Aaron Brown then introduced Richmond Branch Manager Felicia Farabee, who conducted the 50/50 drawing, with half of the proceeds going to the Missouri Veterans Home and the other half to the winner. A total of \$412 was raised during the 50/50 raffle. Felicia Farabee also conducted the prize drawings for the two kids' bikes and the money giveaway.

Aaron Brown asked all members how they enjoyed the UCM Ballroom as the Annual Meeting Venue and whether they would like to see it again in the future. The membership body answered yes to both: it was a venue they would like to see in the future and one they enjoyed.

At the conclusion of the prize drawings, Aaron Brown asked for a motion to adjourn the 63rd Annual Meeting if there was no further business. There being none, Alden Walker moved for adjournment, Randy Johnson seconded, the motion carried, and the meeting was adjourned at 6:39 pm.

Meeting Adjourned.

Dear CMCCU Members,

As Chairman of the Board of Directors at Central Missouri Community Credit Union, it is a privilege to share with you the progress and vision of our institution over the past year. I'm proud to report that Central Missouri Community Credit Union remains financially strong and operationally sound. The credit union is positioned well for future growth, relevance, and lasting value to our members and the communities we serve. As a not-for-profit financial cooperative, our success is your success. Every decision we make is guided by the goal of helping you to thrive both financially and personally.

On behalf of the entire Board, I want to express our gratitude to Randall and his staff for making 2025 a successful year. Their performance has led the credit union to achieve a strong capital base and good growth in the loan portfolio. His team continues to deliver the reliable, member focused service that has been our trademark. While we are proud of our service level, we are not content to simply maintain the status quo, but are working to continuously improve it. We are setting our sights on the future and delivering the products and services to meet your needs.

We cannot do this without you, so thank you for your continued trust and support. Together, we will work to ensure that you are a valued member and that we create an institution that you will continue to be proud of.

With much appreciation,  
Chris McCreary  
Chairman

#### Report of the Supervisory Committee – Dr. Ray Patrick, Chair

Your Supervisory Committee conducted three quarterly audits during 2025, making unannounced visits to each branch location in Warrensburg, Sedalia, and Richmond. During the audits, we reviewed vault balances, negotiable items, and card stock, and are pleased to report that no discrepancies were found.

CMCCU also participated in several internal and external audits during 2025, reinforcing your peace of mind and the trust you place in CMCCU's financial health. The Supervisory Committee is pleased to report that all audits were completed with no exceptions noted and a rating of Excellence.

State Division of Credit Unions, in concert with our regulators, performed a joint examination of CMCCU in December 2025. We are also pleased to report that the examiners are satisfied with the joint examination results. CMCCU is financially safe and continues to grow its capital to ensure we will be here for you, today, tomorrow, and for future generations.

We are grateful to work alongside your executive management team, our external auditors, and the examiners from the State Division and NCUA. Once again, we appreciate your trust in CMCCU, and we are pleased to report that all audits and examinations are complete. Further solidifying the belief that through Community, Family & Smiles, CMCCU continues to be stronger than ever.

## Report of the Treasurer - Angela Scroggins

The report of the Treasurer includes the Statement of Financial Condition, which reflects the comparative Balance Sheet and Income and Expense as of year-end, December 31, 2025.

### Statement of Financial Condition

	December 2025	December 2024	Net Change
<b>ASSETS</b>			
Loans to Members	\$ 80,002,811	\$ 81,844,281	\$ -1,781,450
Loan Reserves	-448,238	-338,394	-89,793
Cash	3,907,394	3,008,883	898,511
Investments	11,521,453	11,477,689	43,764
Land & Buildings	7,808,198	8,027,853	-219,655
Other Fixed Assets	112,863	157,295	-122,364
NCUSIF	1,234,275	1,115,028	1,192
Other Assets	1,444,428	2,102,528	-1,208,611
<b>TOTAL ASSETS</b>	<b>\$ 118,796,424</b>	<b>\$ 118,796,294</b>	<b>\$ 130</b>
<b>LIABILITIES</b>			
Notes Payable	\$ -	\$ -	\$ -
Accounts Payable & Other Liabilities	-470,123	-188,076	-282,047
<b>TOTAL LIABILITIES</b>	<b>470,123</b>	<b>188,076</b>	<b>282,047</b>
<b>SHARES &amp; CERTIFICATES</b>			
Shares	\$ 61,884,264	\$ 61,884,210	\$ 50
Certificates	21,621,608	21,088,504	533,104
Other Shares	41,537,363	41,888,541	-1,251,178
<b>TOTAL SHARES</b>	<b>\$ 125,043,235</b>	<b>\$ 124,861,255</b>	<b>\$ 181,980</b>
<b>EQUITY</b>			
Regular Reserves	\$ 1,498,138	\$ 1,498,138	\$ -
Reserve for Contingencies	1,881,178	1,881,178	\$ -
Unallocated Earnings	193,693	155,008	38,685
<b>TOTAL EQUITY</b>	<b>\$ 3,572,909</b>	<b>\$ 3,524,321</b>	<b>\$ 48,588</b>
Total Liabilities, Shares & Equity	\$ 118,796,424	\$ 118,796,294	\$ 130

### Income & Expenses

	December 2025	December 2024	Net Change
<b>INCOME</b>			
Interest on Loans	\$ 1,194,877	\$ 1,823,944	\$ -629,067
Investment Income	806,432	558,442	247,990
Other Income	1,746,245	1,582,942	163,303
<b>TOTAL GROSS INCOME</b>	<b>\$ 3,747,554</b>	<b>\$ 3,965,328</b>	<b>\$ -217,774</b>
<b>EXPENSES</b>			
Dividends to Members	\$ 719,180	\$ 770,810	\$ -51,630
Interest on Borrowed Funds	0	8,888	8,888
Provision for Loan Loss	306,893	301,998	5,895
Operational Expenses	4,708,443	4,855,859	-147,416
Corporate Rehabilitation Expense	0	0	0
<b>TOTAL GROSS EXPENSES</b>	<b>\$ 5,734,516</b>	<b>\$ 6,037,555</b>	<b>\$ -303,039</b>
Non-Operating Gain (Loss)	-2,709	-13,021	10,312
<b>NET INCOME</b>	<b>\$ -1,789,671</b>	<b>\$ -1,085,248</b>	<b>\$ -704,423</b>

#### Board of Directors

Chris McCreary – Chair  
Michele Muir – Vice Chair  
Angela Scroggins – Treasurer  
Amy Wilson – Secretary  
Randy Prerking – Board Member  
Robert Simmons – Board Member  
Dr. Ray Patrick – Board Member

#### Supervisory Committee

Dr. Ray Patrick – Chair  
Vicki Martini – Member  
Michial Hutchko – Member

#### Executive Management

Randall Bettis – President / CEO  
Priscilla Sheldy – Chief Operations Officer  
Mistie Mucci – Chief Financial Officer  
Torya Blakely – VP of Lending

## Report of the President – Randall Bettis, President / CEO

Welcome to CMCCU's 64th Annual Meeting. As we begin our 65th year of serving our communities, I want to thank you for your continued membership and trust. Your support throughout 2025 enabled us to strengthen our services, improve our technology, and enhance your overall member experience.

Over the past year, we introduced several service improvements, including expanded online banking capabilities, greater access to open-end lending, and wider availability of Remote Deposit. We also reintroduced our call center, redesigned our lending process for greater efficiency, and refined our new-member onboarding. Your feedback through our 2025-member survey has been invaluable, and it will continue to guide our focus—especially in technology and service enhancements.

We also closed 2025 with strong financial performance, as outlined in the Treasurer's Report.

Highlights of the financial strength for CMCCU include:

- Loan Growth for 2025 = \$4,158,350 = Loan Portfolio exceeding \$90.8 million
- Capital Growth for 2025 = \$994,643 = Total YE Capital exceeding \$11.1 million
- Two-year Capital growth for years ending 2024 and 2025 = \$2,029,171

As we move into 2026, we remain committed to improving operational efficiency and delivering high-quality service across all channels. Another annual member survey will provide you with an additional opportunity to share your priorities with us.

This year, we honor three long-tenured leaders who retired after a combined 93 years of service: Marva Carney, Chief Financial Officer (32 years), Penny Dady, Chief Lending Officer (41 years), and Felicia Farabee, Branch Manager, Richmond (20 years). Their dedication helped shape CMCCU, and we are grateful for their contributions.

As your President and CEO, it is a privilege to lead this organization. CMCCU is well-positioned for the future and committed to providing exceptional service—whether you visit a branch, travel, or live outside our immediate area. With shared branching, digital access, and our 'once a member, always a member' philosophy, we are here to serve you wherever you are.

We encourage you to explore the resources available on our website, including our Learning Lounge, which provides tools to support your financial needs—from deposits and loans to retirement planning and digital services.

Thank you for your confidence in CMCCU. Your membership is essential to our success, and we look forward to serving you through another strong year in 2026.