

# Agenda

65th Annual Meeting

April 21, 2026

Call To Order & Welcome

Invocation

Pledge Of Allegiance

Introductions

Reading Of Minutes

Chair’s Report

Treasurer’s Report

Supervisory Committee Report

President’s Report

Old Business

New Business

Elections

Adjournment

# 2025 Board/Committee

## Board of Directors

Steven M. Stone .....Chair  
 Chris Hall..... Vice Chair  
 Steve Rixman ..... Secretary/Treasurer  
 Herb Taylor ..... Member  
 J. Huston Reinle..... Member  
 Kathy Furlong ..... Member  
 Keisha Cato ..... Member

## Supervisory Committee

Doug Osborne.....Chair  
 Gordy Druien ..... Member  
 John O’Laughlin..... Member  
 Stephanie Collins..... Member

*Autotruck*  
 Financial Credit Union  
[www.autotruckfcu.org](http://www.autotruckfcu.org)  
 800-459-2328

### Main Office

7651 Jefferson Green Way  
 Louisville, KY 40219

### Eastpoint Office

J. Huston Reinle Building  
 13210 O’Bannon Station Way  
 Louisville, Kentucky 40223

### Bowling Green Office

1671 Westpark Drive  
 Bowling Green, Kentucky 42104

### Glasgow Office

1003 West Main Street, Suite D  
 Glasgow, Kentucky 42141

### Logan Office

Logan Aluminum  
 PO Box 3000  
 Russellville, Kentucky 42276

# 65th Annual Report

April 21, 2026

*Autotruck*  
 Financial Credit Union

Not for profit, not for charity, but for service!



Federally Insured By NCUA

# Chair's Report

On behalf of your Board of Directors, I am pleased to report that Autotruck Financial Credit Union remains financially strong and well-positioned for the future. During 2025, your credit union experienced another year of solid growth. Total assets increased from \$192 million at the beginning of the year to \$210 million by year-end. Member deposits also showed exceptional strength, growing by more than 9.9%, from \$163 million to \$179 million. Particularly encouraging was the growth in Share Certificates, which increased by more than 29% during the year. This continued growth reflects something very important—our members are building savings, strengthening their financial futures, and creating greater security for themselves and their families. That is the heart of our mission, and it is rewarding to see.

I am also proud to report that the credit union posted positive net income of more than \$700,000 in 2025. As a not-for-profit financial cooperative, our focus is always on returning value directly to our members. Because of our strong performance, we were able to pay out more than \$2 million in dividends to our members, while continuing to offer loan rates that remain among the lowest in our market.

Beyond our financial success, 2025 was also a transformational year for technology and service enhancements. In November, we successfully completed a major core computer system conversion, one of the most significant operational projects in our credit union's history. This investment has already improved staff efficiency, strengthened our ability to analyze member needs, and positioned us to serve our membership even better in the years ahead. We also introduced a greatly enhanced online and mobile banking experience, giving members better access to their accounts and valuable financial tools. These improvements included credit score monitoring, Picture Pay for easy bill payments, and significantly enhanced person-to-person payment capabilities, making it easier than ever for members to manage their finances anytime and anywhere.

I want to sincerely thank our members for being patient and supportive through these important changes, especially the transition to our new online and mobile app platforms. Your trust and willingness to embrace these improvements have been greatly appreciated. I also want to extend my deepest appreciation to our staff, whose hard work and dedication made these accomplishments possible. Their commitment throughout 2025 laid the groundwork for even stronger service to our members in the future. I am equally grateful to our management team for their leadership through a year of significant and necessary change.

In addition, I want to recognize our Supervisory Committee, Board Emeritus, and fellow Board of Directors members for their continued volunteer service and leadership in helping guide this credit union forward.

This evening, I would like to offer special recognition and heartfelt thanks to Herbert "Herb" Taylor, who is retiring from the Board of Directors after 16 years of dedicated service, first on the Supervisory Committee and later on the Board. Herb's commitment and steady leadership have made a lasting impact on Autotruck Financial Credit Union, and we are deeply grateful for his service.

As we move through the remainder of 2026, I am excited about what lies ahead for Autotruck and our members. I remain confident that your Board, Supervisory Committee, management team, and staff will continue working diligently for the financial well-being of our membership. Thank you for your continued trust and confidence in Autotruck Financial Credit Union. We never take that trust lightly, and we remain committed to the credit union philosophy that defines who we are: "People Helping People."

Respectfully submitted,  
Steven M. Stone  
Chair, Board of Directors

# Supervisory Committee Report

The Supervisory Committee is appointed by the Board of Directors. Our function as the Supervisory Committee is to perform a financial and management oversight role, independent of the Board of Directors, on behalf of the Credit Union membership.

To fulfill our responsibilities, we contracted the certified public accounting firm of Schmidt and Associates, Inc. to perform independent interim and year-end audits of the credit union's financial statements. In addition, we oversaw an internal audit program to evaluate and improve the Credit Union's risk management, controls, and governance processes, and monitored the activities of the Board of Directors and management. The committee is pleased to report these audits revealed no material concerns.

In 2025, your Credit Union's financial condition was found to be safe and secure. It has been an honor to represent the Supervisory Committee of Autotruck Financial Credit Union.

Respectfully submitted,  
Doug Osborne, Chair  
Gordy Druien, Member  
John O'Laughlin, Member  
Stephanie Collins, Member

# Unaudited Statement Of Financial Condition December 31, 2025

<b>Assets</b>	
Cash .....	4,917,260
Investments .....	98,055,082
Loans .....	86,146,252
<small>(Net of All)</small>	
Accrued Income .....	347,493
Property & Equipment .....	13,054,184
Other Assets .....	7,500,901
Total Assets .....	<u>210,021,171</u>
<b>Liabilities &amp; Members' Equity</b>	
Share Accounts .....	179,762,514
Liabilities .....	2,158,876
Regular Reserves .....	1,813,321
Undivided Earnings .....	25,078,534
Equity Acquired in Merger .....	1,207,926
Total Liabilities & Equity .....	<u>210,021,171</u>
<b>Income</b>	
Interest on Loans .....	5,563,972
Interest on Investments .....	3,436,125
Other Income .....	4,529,262
Total Income .....	<u>13,529,359</u>
<b>Expenses</b>	
Dividends To Members .....	2,055,163
Interest On Borrowed Funds .....	71
Compensation And Benefits .....	4,123,706
Office Occupancy .....	671,928
Office Operations .....	707,851
Professional & Outside Services .....	3,778,938
NCUSIF Insurance .....	0
Provisions for Loan Losses .....	571,186
Other .....	919,664
Total Expenses .....	<u>12,828,508</u>
Operating Income Before Reserves .....	700,851
Non Operating Gain (Loss) .....	<u>0</u>
Net Income .....	<u>700,851</u>