

Board of Directors

Keith H. Smith, Chairman – Term expires 2019
Brenda Reames, Vice Chairman – Term expires 2019
Sheila Lambeth, Secretary – Term expires 2020
Deborah Mol, Treasurer – Term expires 2020
Luther Gordon, Director – Term expires 2020
William Metzger, Director – Term expires 2018
Charlene Orr, Director – Term expires 2020

Staff

Lisa Connell, President/CEO
Samantha Lang, Operations Manager
Raul Buentello, Finance Officer
Terri Craine, Financial Service Specialist
Wanda Johnson, Financial Service Specialist/Collector

Nominating Committee

Brenda Reames
Charlene Orr
Marion Shanks

Marisol Harris, Financial Service Specialist
Gabriela Northcutt, Financial Service Specialist
Rocio Deanda, Financial Service Specialist
Karen Fernandez, Financial Service Specialist

General Information

Field of Membership is open to anyone who lives or works in the City of Mesquite, or anyone who is a relative of an existing member or members of the Friends of Consumer Freedom who reside in Dallas or Kaufman County, Texas.

Credit Union Location & Hours

1510 N. Galloway Avenue
Mesquite, Texas 75149
Phone: (972) 285-8951
Fax: (972) 289-6801
Web: www.mesquitecu.org
Email: members@mesquitecu.org

Lobby

Monday – Friday 9:00 a.m. – 5:00 p.m.
Saturday – 9:00 a.m. – 1:00 p.m.

Drive-Thru

Saturday 9:00 a.m. – 1:00 p.m.

Services for Members

No Service Fee Checking
Money Market Accounts
Overdraft Privilege
Direct Deposit
Courtesy Pay
MasterCard Debit Card
Card Valet
Online Banking
Credit Life/Disability Insurance
Certificates of Deposit
Visa Gift Cards

Mobile Banking
Mobile Deposit
Extended Warranties
Guaranteed Asset Protection
Payroll Deduction
Wire Transfers
Drive-Thru Service
Night Depository
Auto Buying Center
Online Check Ordering
Cashier's Checks

ATMs
Personal Loans
New/Used Auto Loans
Loan Discounts
Boat & RV Loans
Home Equity Loans
Notary Services
Home Mortgages
Christmas Club
Online Bill Pay

Agenda

Ascertain Quorum Present
Acceptance of Last Year's Minutes
Report from Board Chairman
Introduction of Board of Directors

Address from CEO
Introduction of Employees
Announcement of New Officer
Adjournment

Financials

ASSETS	2016	2017
Cash, Cash Equivalents & Investments	11,681,991.34	10,130,197.09
Loans to Members	17,589,060.87	20,110,774.62
Land and Building	893,582.77	897,556.90
Other Fixed Assets	57,019.16	89,135.70
Monetary Control Reserve Deposits	275,786.63	269,404.45
Other Assets	78,607.15	94,171.16
Total Assets	30,576,047.92	31,591,239.92
LIABILITIES		
Notes Payable	1,000,000.00	-
Accrued Dividends Payable	-	-
Accounts Payable	192,379.77	416,914.85
Other Liabilities	180,364.09	176,834.36
Total Liabilities	1,372,743.86	593,749.21
MEMBERS EQUITY		
Retained Earnings	1,191,011.08	1,361,876.31
Statutory Reserves	1,071,847.91	1,071,847.91
Members Deposits	26,940,445.07	28,563,766.49
Total Liabilities and Equities	30,576,047.92	31,591,239.92
Statement of Income and Expense		
Interest Income	927,047.12	922,552.77
Dividends to Members	1,103.68	10,623.44
Interest on Borrowed Money	1,760.77	1,884.15
Provision for Loan Loss	43,560.18	(851.10)
Net Interest Income	880,622.49	910,896.28
Non-interest Income	565,895.33	578,044.55
Operating Expenses	1,321,542.61	1,319,575.60
Gain (Loss) on Disposition of Assets	(4,779.16)	1,500.00
Net Income	120,196.05	170,865.23