

AUDIT COMMITTEE ANNUAL REPORT

2024

MEMBERS OF THE AUDIT COMMITTEE FOR 2024 WERE **MARK BRANTNER, TERRY HARRIS, CARRIE DIXON, AND CHAIRMAN STEPHEN CLARADY.**

At various times throughout 2024, the Supervisory Audit Committee met and examined the books, investments, loans, closed accounts, and new accounts and reconciled the credit union accounts with other financial institutions. All records reviewed were found to be in balance and order.

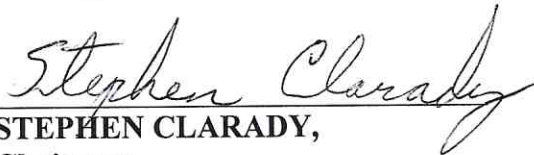
The committee examined the records of each board member, audit committee member, credit committee member, employee, and family member. All records reviewed were found to be in order.

In April 2024, the mail processing center prepared and mailed the quarterly statements for the annual verification of accounts. The Supervisory Audit Committee monitored and evaluated return mail statements and responses. No issues were found.

The Supervisory Audit Committee engaged Credit Union Resources for an outside audit. This audit was completed as of June 30, 2024. All were found to be in order, and the credit union's operations were running smoothly.

The Supervisory Audit Committee members attend monthly board meetings to stay current with the credit union's operations and progress.

Once again, we commend Carla Kelley and her staff for a job well done.



STEPHEN CLARADY,
Chairman
Supervisory Audit Committee