



2021 ANNUAL REPORT

2020

2021

FINANCIAL STRENGTH

Total Assets	\$ 389,020,387	\$ 409,491,000
Total Gross Loans	\$ 207,890,904	\$ 199,189,866
Total Gross Capital	\$ 44,364,170	\$ 46,281,929

Total Members	33,793	32,279
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INCOME AND EXPENSE

Total Income	\$ 10,430,146	\$ 16,162,464
Less Operating Expense	\$ 8,885,935	\$ 14,001,838
Non-Operating Income (Expense)	\$ (544,527)	\$ 48,028
Less Costs of Funds	\$ 352,794	\$ 291,019
Transferred to Equity	\$ 646,890	\$ 1,917,635

FINANCIAL STATEMENT

ASSETS

Net Loans	\$ 207,456,291	\$ 198,875,060
Cash	\$ 65,603,422	\$ 9,327,565
Investments	\$ 100,952,634	\$ 185,456,871
Fixed Assets	\$ 9,981,167	\$ 10,115,783
Other Assets	\$ 5,026,873	\$ 5,715,721
TOTAL	\$ 389,020,387	\$ 409,491,000

LIABILITIES, DEPOSITS, AND EQUITY

Liabilities	\$ 2,984,710	\$ 2,918,819
Deposits	\$ 341,667,364	\$ 360,290,252
Equity or Reserves	\$ 44,368,313	\$ 46,281,929
TOTAL	\$ 389,020,387	\$ 409,491,000

LOANS

Number of New Loans	5,646	4,072
Dollars of New Loans	\$ 102,919,525	\$ 88,893,901

ABOUT AMERICA'S CREDIT UNION

America's Credit Union is a trustworthy banking partner on the path to meeting financial goals today and in the future. We strive to be the primary financial provider our members recommend to family and friends when security, convenience, and authenticity matter.

Our values set us apart. Experience the ACU difference through our friendly staff, tools to enhance our member's financial well-being, and technology needed to make services accessible to all members, every step of the way.

Our members trust us every day because we have proven friendly, reliable, and hardworking as a team and financially stable as an institution. In addition, we have shown a ceaseless drive to pioneer cutting-edge technology and services to make our members dreams come true.

OUR PURPOSE AND VISION

America's Credit Union is your financial partner, where everyone is treated as family. We are passionate about making your dreams come true, no matter where you are on your financial journey.

DIVERSITY, EQUITY, AND INCLUSION

To be the only financial partner you will ever need.

At America's Credit Union we value every individual for who they are! We strive to create a diverse workplace full of amazing people from all walks of life. We are committed to fostering, cultivating, and preserving diversity, equity, and inclusion. As such, we are intentional with our selection of employees, volunteers, and business partners to be inclusive of all demographic backgrounds.

At ACU, you are appreciated and celebrated for who you are!

BOARD OF DIRECTORS

CHAIRMAN Eddie Moore, 2023*

VICE CHAIRMAN Raul Mercado, 2023*

SECRETARY/TREASURER

John Willis, 2024*

BOARD MEMBERS

Renee Bartlett, 2022*

Kevin Crawford, 2023*

Chris English, 2024*

RaFaye Nesmith, 2023*

Maggie Rubin, 2022*

Sandy Thornton, 2024*

Dena Smith, 2023*

Larry Wadsworth, 2022*

**Term expiration year. All terms are three years.*

SENIOR MANAGEMENT

Bert Beal, President/Chief Executive Officer

Tammy De La Cerda, Chief Lending Officer

Shelley Pence, Chief Financial Officer

Jason Steele, Chief Innovation Officer

Scarlett Mihailov, VP, Retail Operations

Tammy Chambers, VP, Human Capital

CREDIT COMMITTEE

Bert Beal

Karen Clevenger

Tammy De La Cerda

Andrea Mize

Justin Ramsey

Angie Tate

Sandra White

NOMINATING COMMITTEE

CHAIRMAN Dena Smith

Kevin Crawford

Larry Wadsworth

Corporate Office: 2154 Forest Lane • Garland, TX 75042

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10501 N. Central Expressway, Suite 100 • Dallas, TX 75231

3200 W. Pleasant Run Road, Suite 100 • Lancaster, TX 75146

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www.americascu.org



Federally
Insured by
NCUA



NMLS # 562279

National Credit Union Administration, a U.S. Government Agency – Member accounts are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.