

# 2021 ANNUAL MEETING

MEMBERS CHOICE FINANCIAL CREDIT UNION





# AGENDA

## Members Choice Financial Credit Union Charter 68655 • April 7<sup>th</sup>, 2021

This meeting was held virtually. The recording is available on our website: <https://mcfcu.org/news-reports>.

Instructions & Introduction.....	Ashley Pyle, Marketing Specialist
Welcome.....	Richard Knouse, Director
Call to Order.....	Dan Angel, Chair
Consent Agenda	
Minutes.....	Addendum
Treasurer's Report.....	Program Booklet
Audit Committee's Report.....	Program Booklet
Service Awards.....	Matthew Hoeger, Vice Chair
Chairman's Report.....	Dan Angel, Chair
Installation of Officers.....	Dan Angel, Chair
President's Report.....	Jim Barbarich, President/CEO
Adjournment.....	Dan Angel, Chair

## MEET THE EXECUTIVE TEAM



**Jim Barbarich**  
President & Chief  
Executive Officer



**Elba Arenas**  
Chief Member  
Experience Officer



**Brian Wiktor**  
Chief Lending  
Officer



**Jean Miller**  
Chief Financial  
Officer

# SUPPORTING OUR COMMUNITIES

## CHARITY CHICKEN BBQ

On Saturday, September 22, 2020 Members Choice hosted a Charity Chicken BBQ. The meal was delicious! For \$10 a ticket, you received a half chicken, baked beans, roll, coleslaw or macaroni salad, and choice of dessert. The Members Choice team showcased their baking skills, with so many delicious cakes being donated, extra slices were able to be sold to raise more money for our Charities.

This event was held in conjunction with the Members Choice Charity Golf Tournament. Over \$1,200 was raised in support of The American Legion Post 40 Veterans Emergency Relief Fund and ThinkBIG. Thank you again to the volunteers and their families who made this event a success.



## FINANCIAL LITERACY

Elba Arenas and Brian Wiktor, put a focus on strengthening the community through financial literacy classes. These classes are dual lingual and focused on topics such as credit vs. debit, types of loans, how to build credit, and other financial basics.

Organizations, schools, and individuals may request information on upcoming sessions by calling Members Choice at 800-834-0082. You can also learn more about financial literacy by visiting [Mccfcu.org/resources/financial-wellness](https://www.mccfcu.org/resources/financial-wellness).

Whether you choose to complete the online contact form or call, you will be contacted by one of our financial specialists with information on class availability.

## FOOD TRUCK FESTIVAL

On Saturday, September 26, 2020, Members Choice held its very first Food Truck Festival. The event was held in the Danville Parking Lot. Miss Cupcake & Let's Make Whoopie and Grilled Cheese Cafe II participated in our event. Members Choice sold raffle tickets, 50/50s and had a donation prize wheel.

This was a very popular event and Members Choice was able to raise \$600 towards our Annual Charity Golf Tournament which benefits The American Legion Post 40 Veterans Emergency Relief Fund and ThinkBIG.





# PEOPLE HELPING PEOPLE







## 2020 COMMUNITY GIVING

American Cancer Society Relay for Life	Downtown Bloomsburg Renaissance Jamboree	Mount Carmel High School Music Department
Atlas Fire Company Firefighters Equipment Fund	EOS Therapeutic Riding Center	Mount Carmel Santa in the Park
Bloomsburg Theatre Ensemble	Evangelical Community Hospital	Mount Carmel Varsity Swim Team Boosters
Buffalo Valley Singers	Financial Literacy Classes	PA Credit Union Foundation
CSIU - Student of the Month	Freedom Life Church Back to School Supplies	Members Choice Scholarships
Danville Business Alliance	Geisinger Emergency Medical Services	The Children's Museum Bloomsburg
Danville Rotary Club	Getting Ahead Foundation	The Salvation Army
Donald Heiter Community Center	Heart to Hand Ministries	West End Playground Association
	Mommy & Me Rescue	

## Save ~~THE~~ Date Members Choice 2<sup>ND</sup> ANNUAL CHARITY GOLF TOURNAMENT

Friday, May 27th, 2022

Knoebels Three Ponds Golf Course

Ask us about:  
Sponsorship Opportunities, Golf Registration, &  
Additional Fundraising Events.

*May lottery calendars available now!*



Charity Benefactors:  
POST#40  
THE AMERICAN LEGION  
Veterans Emergency Relief Fund



Think **BIG** 



"Fighting the fight for children's cancer freedom  
and for those who fought for our nation's freedom."

# CHAIRMAN'S REPORT

Good evening, I would like to cordially welcome everyone to the 67th annual meeting of the Members Choice Financial Credit Union. My name is Dan Angel and I am honored to represent the Board of Directors and welcome the members and employees of the Credit Union to this year's annual meeting. I hope all our employees, members, and your families are doing well. It has certainly been a challenging year in the midst of a global pandemic and like other companies, Members Choice felt the impact, but has stayed strong through the resolve of our employees and members.

The pandemic required us to think differently than our traditional approach to running our business. With the safety of our members and employees at the forefront of our business planning, we modified our lobby service to appointment only for several months, while keeping the drive-through operating our normal hours. Safety protocols such as masking, social distancing and sanitation were implemented following the guidance of the CDC. We were forced to postpone many community events and fundraisers such as the golf tournament and curtailed some financial literacy outreach functions due to group assembly restrictions. Throughout this crisis, our leadership team and board of directors were focused on the impact the pandemic had to our members and developed plans to support their wellbeing. Over the past year we have taken several steps, including modifying loans, to assist members suffering financial hardship. We have also suspended and waived certain fees for members throughout the year while still paying dividends.

If there was one word to exemplify the theme of this year's annual meeting it would have to be **RESOLVE**. In a somewhat uncertain market, our core value of building relationships and not competing on rates has helped us remain competitive during this challenging year. The trust of our members is our competitive advantage, and we will continue to strengthen our legacy relationships and build new ones. With the **RESOLVE** of our members, staff, and community we had a successful year which I will outline in my report.

As always, the largest community we serve is the core membership community. The need is the requirement for a safe and dependable financial services platform. The channels we provide to support this constituent group are the products and services of traditional banking. Savings, checking, certificates, health savings, and money market accounts are the basics of deposits. Loans, mortgage, home equity, auto, business, education, credit cards, and unsecured loans provide for members needs beyond their savings.

Although activities were limited this past year due to the pandemic, I do want to take some time to mention some achievements which include:

1. The expansion of our credit card program to meet members' needs.
2. The upgrade of our credit card rewards program.
3. The addition of a prepaid card program to help members build financial responsibility while having the convenience of a card.
4. Continued enhancements to our Cyber Security platform, ensuring the safety of members personal information.
5. A successful opinion from our outside independent auditor, RKL.

**RESOLVE** is not just a word; it is a characteristic of the strength of your credit union and the communities we serve.

I am very proud to report that financially the Credit Union sustained a strong performance despite the challenges of the pandemic. Our financial performance in 2020 can be summarized by stability and growth in net worth and assets.

Some key financial numbers which you will find in the presentation:

- |                             |                      |
|-----------------------------|----------------------|
| • Assets \$183,170,169      | • Members 13,515     |
| • Loans \$108,616,115       | • Share Growth 17.0% |
| • Dividends Paid \$ 864,672 | • Loan Growth -4.6%  |
| • Net Income \$1,226,622    |                      |

These financial accomplishments are only possible with the involvement of the entire community, including our outstanding employees. A continued focus on excellence, strong vision from management, execution, and focus on member satisfaction were the keys that continued to drive our success in 2020, and for that I thank everyone. I want to especially acknowledge our President Jim Barbarich and the key leaders, Elba Arenas, Brian Wiktor and Jean Miller, for their steady leadership and resolve which was much needed during this challenging year.

Volunteers are so important to the success of the Credit Union. Our Board of Directors are extremely competent and dedicated and have provided exceptional oversight and guidance to the management team during a very difficult year. I am very impressed with the competency and dedication of the BOD and wanted to acknowledge them individually:

- |                  |               |
|------------------|---------------|
| • Matthew Hoeger | • Rich Knouse |
| • Doug Bastian   | • Mary Fasano |

This year we also welcomed two new board members, William Anderson and Brian Ulmer, who bring various degrees of business expertise that will be beneficial for the growth of the credit union.



As we do every year, I want to stress the Credit Union difference. It is a fact that 49% of Americans cannot come up with \$400 for an emergency expenditure. Members Choice is an option to payday lenders that has an APR 400% less than those other lenders. We also offer financial counseling for members to assist in navigating crises as needed. This type of personal assistance was very important in 2020 and sets us apart from most lenders.

Our tax-exempt status is the catalyst that allows us to provide value to all Americans. The credit union tax exemption was granted based on two clear differences between us and banks. Our structure is a not-for-profit member-owned financial cooperative. Our mission is to promote thrift and provident lending. This clearly defines us differently than the for-profit banking model. The estimated credit union tax exemption nationally is \$1.9 billion and the value that brings in return is \$192 billion in economic impact. That is a great return and we must continue to fight to preserve it.

Thank you for your commitment to Member's Choice and for attending this year's annual meeting.

*Dan Angel* - Board Chair

## TREASURER'S REPORT

Douglas Bastian - Treasurer

The year 2020 will go into the record books as being one of the most chaotic years in history. The year started off on a positive note. All indicators showed the U.S. economy was strong including a low unemployment rate. Stocks were in a bull market and reaching record highs. But then the unthinkable happened, COVID-19. In order to combat the global pandemic and slow the spread, the country shut down except for a few essential businesses. Unemployment soared with nearly 5 million more Americans unemployed at the end of the year compared to the beginning of the year. In a move to stabilize the markets the Federal Reserve slashed the Federal Funds Rate to near zero by mid-March. In late March 2020 Congress passed a \$2.2 trillion stimulus package to help businesses and Americans weather the pandemic. Despite a contentious political year amid a global pandemic a positive note was the development of several COVID-19 vaccines. As this is going to print, Americans continue to receive vaccines and longer-term interest rates climb while shorter-term interest rates remain at record lows. Markets continue to rise, and another stimulus package has just been passed. The outlook for 2021 and beyond anticipates the economy rebounding as businesses start reopening with unemployment gradually returning to prepandemic levels by 2024. Interest rates will remain stable through mid-2024 and then start to gradually rise.

Despite needing to adapt to the "new normal" with lobbies closed and adherence to COVID-19 CDC guidance, Members Choice had a successful financial year. Our assets grew 17% to \$183 million. The influx of stimulus money coupled with decreased spending due to lockdowns contributed to the tremendous growth in assets. Capital grew by \$1.2M ending the year with a capital ratio of 8.65% which was lower than 2019 due to the substantial asset growth. We continued to pay strong dividends to our members compared to our peers. Our Return on Assets was 0.72% and surpassed the national credit union average. Our interest rate risk, which is a key metric, remains low as presented in our Asset Liability Management analysis. The main challenge again in 2020 was loan volume. Loans were down 4.5% from 2019. In 2021, we will continue our focus on promoting our loans offerings to members and potential members. The Balance Sheet and Income Statement are presented on pages 6 and 7.

## AUDIT COMMITTEE'S REPORT

Doug Bastian - Committee Chair along with Committee Members William Anderson & Brian Ulmer

2020 was a robust year for audits to ensure that all segments of our business have adequate protection to manage risk, prevent cyber-attacks against your data, and ensure the financial information presented to the membership is stated correctly according to Generally Accepted Accounting Principles. Whistle Blower Policies are in effect with employee training completed annually to strengthen our internal defense.

RKL was contracted to conduct our Financial Statements Audit, IT Controls Audit, and several procedural internal audits throughout the year. Digital Defense conducted intrusion, vulnerability and penetration testing of our IT systems. Our Compliance Officer, Shawn Merritt, conducted compliance reviews and cash counts to strengthen our focus.

RKL reported in its opinion that the financial statements presented fairly, in all material respects, the financial position of Members Choice Financial Credit Union as of December 31, 2020, and the results of its operations and cash flows for the year ended were prepared in accordance with Generally Accepted Accounting Principles.

The IT related audits yielded performance reports that confirmed our processes and third-party vendors supporting this segment of our business are adequate for the size and complexity of our business.

There were no material findings in our cash counts and internally executed audits. There were no whistle blower complaints filed.

This report documents the cooperation of the board, employees and members in the audit process, for which we appreciate their assistance.

# BALANCE SHEET & INCOME STATEMENT

YEAR ENDING DECEMBER 31<sup>st</sup>, 2020

ASSETS		
	2020	2019
Cash and Cash Equivalents	1,922,324	1,459,658
Investments	66,598,804	36,103,587
Loans to Members	107,937,856	113,114,253
Assets in Process of Liquidation	344,258	286,230
Accrued Interest Receivable	405,677	415,638
Property and Equipment	3,810,560	3,714,045
Other Assets	2,128,413	1,936,243
<b>TOTAL ASSETS</b>	<b>\$ 183,147,893</b>	<b>\$ 157,029,654</b>
LIABILITIES AND MEMBERS' EQUITY		
Liabilities		
Members' shares	\$ 164,990,454	\$ 140,977,994
Accounts Payable and accrued expenses	1,735,174	1,360,255
Accrued interest and dividends payable	-	-
<b>Total Liabilities</b>	<b>166,725,628</b>	<b>142,338,249</b>
Members' Equity		
Regular reserve	1,114,195	1,114,195
Retained earnings	14,731,162	13,504,540
Accumulated other comprehensive income	576,907	72,670
<b>Total Members' Equity</b>	<b>16,422,265</b>	<b>14,691,405</b>
<b>TOTAL LIABILITIES AND MEMBERS' EQUITY</b>	<b>\$ 183,147,893</b>	<b>\$ 157,029,654</b>

	2020	2019
Interest Income		
Members' loans	\$ 5,393,578	\$ 5,926,660
Investments	602,613	657,826
<b>Total Interest Income</b>	<b>5,996,191</b>	<b>6,584,486</b>
Interest Expense		
Members' dividends	864,672	991,476
Other interest expense	-	3,796
<b>Total Interest Expense</b>	<b>864,672</b>	<b>995,272</b>
Net Interest Income Before Provision for Loan Losses	5,131,519	5,589,214
Provision for Loan Losses	257,946	358,259
<b>Net Interest Income After Provision for Loan Losses</b>	<b>4,873,572</b>	<b>5,230,955</b>
Non-Interest Income	1,481,487	1,559,340
Impairment of corporate member capital account	-	-
<b>Total Non-Interest Income</b>	<b>1,481,487</b>	<b>1,559,340</b>
<b>Total Non-Interest Expense</b>	<b>5,128,053</b>	<b>5,136,197</b>
<b>Net Income From Operations</b>	<b>1,227,006</b>	<b>1,654,098</b>
Other Gain (Loss)	(384)	(50,769)
Corporate Stabilization Expense	-	-
<b>NET INCOME</b>	<b>1,226,622</b>	<b>1,603,328</b>

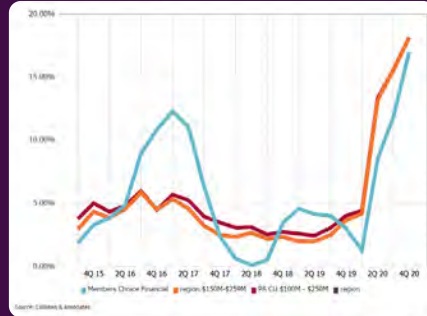


# METRICS FOR SUCCESS

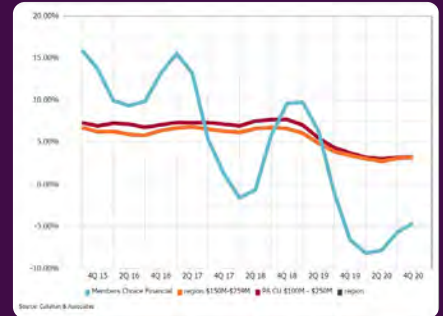
## MEMBER GROWTH



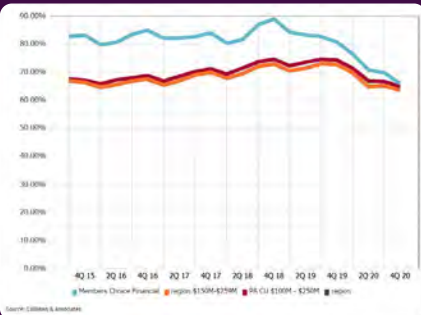
## SHARE GROWTH



## LOAN GROWTH



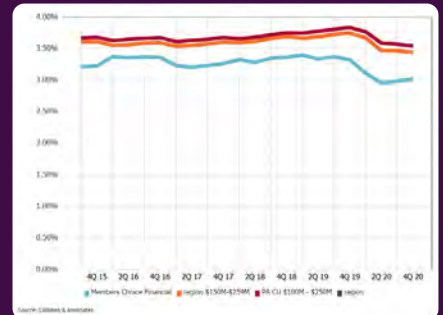
## LOANS TO SHARES



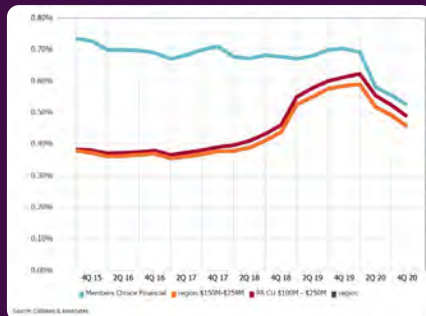
## YIELD ON INVESTMENT



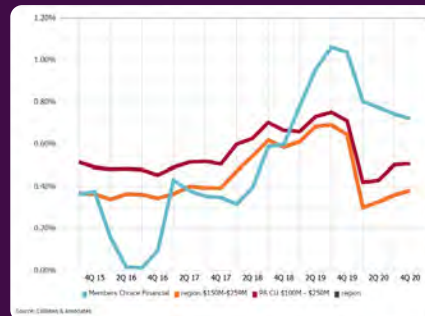
## OPERATING EXPENSE TO AVERAGE ASSETS



## AVERAGE DIVIDENDS PAID



## ROA AFTER NCUSIF EXPENSE



# PRESIDENT'S REPORT

***"Together, We got this"*** is more than a theme for the 67th Annual Meeting of Members Choice. It is the foundation that Credit Unions were built on as it directly speaks to "People helping People". Welcome! Historians will memorialize 2020 as the year for loss of life due to the COVID-19 pandemic on a scale we all have never seen both domestically and globally. Hopefully, they will shift their focus to the first responders; those essential workers who continued to put the needs of humanity first. In the darkest hours their knowledge, skill, and perseverance brought the light of hope. To all of you, Thank You for being there caring for our communities and being surrogates when we could not be there to comfort our neighbors and our loved ones. We are forever in your debt.

The fury of the virus was not confined to the hospital. Schools migrated into the virtual classroom. Small businesses bruised and battered by the curtailment of traffic, and our restaurant and hospitality sectors shut down as a defense to combat the spread and flatten the curve. Shortages of key commodities and new rules, the simplest encouraged us to wash our hands and wear a mask. These small tasks did more to protect someone else than it did for you; or did it? In reality it sent a message that you are important to our community, a key part of the puzzle and together we will win the battle.

**I want to thank our team  
for being such a key part of  
moving us through this crisis.  
The risks they faced and the  
sacrifices they made will be  
remembered as we write the  
chapter on Heroes.**

On the financial front the challenges were just starting. March 12, 2020 the Governor shut down the state allowing only essential businesses to stay open with restrictions. We were an essential business as the financial lifeline to you, our members. Yes, we were your Financial First Responders there every day continuing to provide the products and services you needed to survive this pandemic. I want to thank our team for being such a key part of moving us through this crisis. The risks they faced and the sacrifices they made will be remembered as we write the chapter on Heroes. We took precautions for everyone's safety as we followed the CDC and Health Department's guidance. One key takeaway was the importance of our Home Banking and Mobile Products. They were pandemic proof.

Unfortunately, the bad actors came out with a renewed vigor to prey on the most vulnerable and we stood with you to thwart their quest to defraud you. In our fight against them, the inconvenience of freezing your card may have occurred as we protected you but protecting you and your hard-earned savings was our focus.

Despite the chaos in the financial world, we remained strong. Deposits grew by 17.0% propelled by stimulus deposits and the shutdown of local venues which changed our spending habits and enhanced our cooking skills. Online buying exploded and stressed a package delivery system to fail, changing the expectation of next day delivery. Together we became more tolerant when the UPS or FEDEX truck bypassed our driveways.

Loan demand was soft dropping 4.5% as members prepared for the unsure road ahead. We saw mortgage rates drop to a historic low and if there was a silver lining to this cloud it would be the opportunity to restructure your debt and take advantage of lower rates. Many members did as we counseled them to maximize the opportunity to reduce term and create a long-term win. You can still take advantage of the financial wellness check up during this time of historic low interest rates to reposition yourself. Call and make an appointment and we will start that conversation and help you accomplish your plan for financial soundness.

We enhanced our cards programs this year by offering a card that will meet all the diverse needs of members and provide choices. The card is contactless, so it stays in your hand as you transact thus protecting you. Whether your need is for convenience, or the leverage it provides you to meet the financial challenges you face, we have a card for you. If our reward program was keeping you from using a Members Choice credit card, we have addressed that this year. We have totally reengineered our rewards program to compete with the industry leaders. Our advantage is our rates are lower, so I encourage you to stop by and start a conversation.



# TOGETHER, WE GOT THIS.



We introduced a Prepaid card that will help you transact your purchases today. It is also a great tool for our young members to develop financial awareness and responsibility.

Our award-winning Financial Literacy Programs continued through the pandemic with precautions in place. We celebrated 8 graduates in Our fall classes. We look forward to increasing our financial literacy outreach in 2021.

Just as many of you have done during this crisis, we heightened our focus on our spending, creating an advantage of 50 basis points to our peers. Considering the uncertainty of the duration and impact of the crisis, we took action that resulted in building our net worth by \$1.2 million dollars out pacing our peer group's return on investment by 38%. The metrics for success are listed on page 7 documenting our strengths and some opportunities.

The Federal reserve in a historic move on March 16, 2020 cut the discount rate by 100 basis points from 1.0% to zero. The magnitude and destination of the cut showed their concern the pandemic was having on the economy and that they were ready to use everything in their toolbox to stabilize the economy as unemployment rates shifted from historic lows of 3.5% to 14.8%. Locally, (Montour County) went from 2.8% to 11.0% ending the year at 4.8%. For members impacted by job loss, we developed modifications to assist them through the crisis as well as fee waivers.

If you are having trouble financially, we can address it together. Stop in and let us start that conversation.

I want to thank the volunteers that provide the guidance to keep our focus on our mission. The Board of Directors and Committee members give their time unselfishly to make us better.

I would like to acknowledge the service of three board members who are leaving the Board following the annual meeting.

Dan Angel, current Board Chair, who has guided us over the past few years in that capacity. Thank you, Dan, for your counsel and focus on the mission.

Mary Fasano has served for 11 years and holds the honor of the first Female Board Chair where she served in that role for 6 years. Thank you, Mary, for being a pioneer and for your leadership.

Rich Knouse who has served for more than 30 years and has been at the backbone of some difficult decisions we have made along the way. Thanks, Rich, for your support and guidance which has been so critical over the years, and for keeping us true to the mission.

**But most importantly I  
pause and thank you all  
for believing in Members  
Choice as witnessed in your  
membership, and close with  
the solace knowing that  
"Together, We got this!"**

The Senior Team was so critical to our success in a year that presented so many challenges. Elba Arenas, Brian Wiktor, and Jean Miller together constitute the formula for success. I was fortunate to have them in leadership roles and their guidance through this pandemic was priceless.

Empathy, understanding, community, purpose are all words that Members Choice focused on in the development of its mission. As I close my report, I pause to reflect on those who were victims of the pandemic. I pause to reflect on those Heroes who gave us hope and got us through. But most importantly I pause and thank you all for believing in Members Choice as witnessed in your membership, and close with the solace knowing that **"Together, We got this!"**

Jim Barbarich  
President & CEO

# THE CREDIT UNION DIFFERENCE

Having a financial institution can be a great tool for managing your finances. Account statements can help you determine how and where you are spending your money and put you on track for a reasonable savings plan.

Additionally, savings accounts often pay interest, which basically earns you free money. Interest paid means your money is working harder for you. That is just the basics. What when it comes to choosing a financial institution, which is the better fit for you; a bank or a credit union?

## WHAT IS THE SAME?



## BANK

## VS

## CREDIT UNION



**For Profit**



**For People - Owned by Members**



**Lead By Paid Board of Directors**



**Lead By Volunteer Board of Directors**



**Answer to Stockholders**



**Answer to Members**

## THE CREDIT UNION DIFFERENCE

More Advantages of Credit Unions Include:

- More Attractive Loan Rates
- Higher Interest Rates on Deposits (Dividends)
- Low or No Cost Products and Services
- Low Balance Requirements to Maintain Membership
- Local, Personalized Service
- Community-Oriented





# A SPECIAL THANK YOU



**RICHARD KNOUSE**

Rich Knouse has served for over 30 years and has been at the backbone of some difficult decisions we have made along the way. Thanks, Rich, for your support and guidance which has been so critical over the years, and for keeping us true to the mission.



**MARY FASANO**

Mary Fasano has served for 11 years and holds the honor of the first Female Board Chair where she served in that role for 6 years. Thank you, Mary, for being a pioneer and for your leadership.

Your dedication to our members, staff, and board is much appreciated.  
**Thank you.**

# 2020 SERVICE MILESTONES

**JANET WILLIAMS**  
MEMBER SERVICES OFFICER



**25**  
YEARS

**JESSICA RHODES**  
ACCOUNTING SUPERVISOR



**5**  
YEARS

**KELSEY HARTZLER**  
LOAN OFFICER



**5**  
YEARS

*Congratulations and Thank You for Your Service!*

## A Brighter Financial Future Begins Here

### Free Tool for Improving Your Financial Health

Financial wellness is a key to being able to pursue your dreams. Through our partnership with national non-profit GreenPath Financial Wellness, we're connecting you with free tools and resources for improving financial health:



#### Get out of debt.

If you have high-interest credit card debt, a GreenPath Debt Management Plan may be able to help you to lower your interest rates AND pay off debt faster.



#### Build credit.

Learn how to better understand your credit report, dispute inaccurate information, and manage your credit score.



#### Set a budget.

GreenPath can help you to set a budget and create a spending plan to work toward your goals.



#### Get help with housing.

Our housing experts provide support during the homebuying process or when you're struggling with rent or mortgage payments.

### Take the first step and call GreenPath

It's free, no-pressure, and 100% confidential:



877-337-3399



[www.greenpath.com/mcfcu](http://www.greenpath.com/mcfcu)



**GreenPath™**  
financial wellness

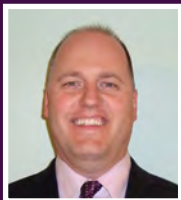
# THE MEMBERS CHOICE TEAM

## 2020 BOARD OF DIRECTORS



**Dan  
Angel**

Chairperson



**Matthew  
Hoeger**

Vice-Chair



**Douglas  
Bastian**

Treasurer/Secretary



**Richard  
Knouse**

Board Member



**Mary  
Fasano**

Board Member



**William  
Anderson**

Board Member



**Brian  
Ulmer**

Board Member

## AUDIT COMMITTEE

Douglas Bastian, Chairperson

William Anderson, Member

Brian Ulmer, Member

## MEMBER SERVICE TEAM

### EXECUTIVE TEAM

James Barbarich, President/CEO

Elba Arenas, CMEO

Jean Miller, CFO

Brian Wiktor, CLO

### DANVILLE/MERCK

Kristian Bastian, Loan Officer

Heather Johnson, Commercial Lending Officer

Natalie Waltz, Lead MSR

Wendy Flynn, Backup Lead MSR

Morgan Karge, MSR

Lori Houston, MSR

Anna Buck, MSR

Jake Weber, MSR

### LEWISBURG/EVANGELICAL

Diana Metzger, Loan Officer

Doreen Artley, Lead MSR

David Zerbe, Backup Lead MSR

Barbara Gemberling, Backup Lead MSR

Susan Follmer, MSR/Indirect Support

Atrice Reichelt, MSR

Cathy Cooper, MSR

Brandi Keister, MSR

Brent Engleman, MSR

### BLOOMSBURG

Dana Tripp, Indirect Lending Manager

Melissa Tarlecki, Lead MSR

Rachel Bennett, MSR

Melanie Matter, MSR

### MOUNT CARMEL

Carol Altomare, Lead MSR/Operations Supervisor

Debra Kowaleski, Backup Lead/Universal MSR

Dylan Dombroski, Universal MSR

### CORPORATE SUPPORT

Paul Dalkiewicz, Human Resource Manager

Shawn Merritt, Compliance Officer

David Ilgen, IT Manager

Zachary Lytle, IT Support

Jacob Bamonte, IT & Marketing Assistant

Ali Munshower, Digital & Card Specialist

Ashley Pyle, Marketing Specialist

Jessica Rhodes, Accounting Supervisor

John Micklo, Back Office Support

Sherri Seiverling, Back Office Support

Mary Gratti, Loan Servicing Agent

Kelsey Hartzler, Loan Officer

Emily Showers, Training Coord./Admin Assist.

Carla Schmidt, Collections Manager

Jennifer Donnelly, Collections Assistant

Jared Cromley, Financial Analyst

Karen Blue, MSO

Janet Williams, MSO

Allison Minnick, MSO





# BRANCH LOCATIONS & HOURS

## **Main Branch: Danville**

390 Walnut Street  
Danville, PA 17821

M-Th 8<sup>AM</sup>-4:30<sup>PM</sup>, F: 8<sup>AM</sup>-6<sup>PM</sup> Sat: 9<sup>AM</sup>-12<sup>PM</sup>



## **Bloomsburg**

599 East 7th Street  
Bloomsburg, PA 17815

M-Th 8<sup>AM</sup>-4:30<sup>PM</sup>, F: 8<sup>AM</sup>-6<sup>PM</sup> Sat: 9<sup>AM</sup>-12<sup>PM</sup>



## **Lewisburg**

1339 Saint Mary Street, Suite 1  
Lewisburg, PA 17837

M-Th 8<sup>AM</sup>-4:30<sup>PM</sup>, F: 8<sup>AM</sup>-6<sup>PM</sup> Sat: 9<sup>AM</sup>-12<sup>PM</sup>



## **Mount Carmel**

11218 State Route 61  
Mount Carmel, PA 17851

M-Th 8<sup>AM</sup>-4:30<sup>PM</sup>, F: 8<sup>AM</sup>-5<sup>PM</sup> Sat: 9<sup>AM</sup>-12<sup>PM</sup>



## **Evangelical Community Hospital**

1 Hospital Drive  
Lewisburg, PA 17837  
M-F 7:30<sup>AM</sup>-4<sup>PM</sup>



## **Merck Cherokee Pharmaceuticals**

100 Avenue C  
Riverside, PA 17868  
M, Tu, & F: 8<sup>AM</sup>-1<sup>PM</sup>



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