

Our ECU family grew in 2018



They have their member's best interest at heart and I couldn't ask for a better team on my side!"

T.G. - ECU member since 2011

1,187
New Members

We added 1,187 new members in 2018.

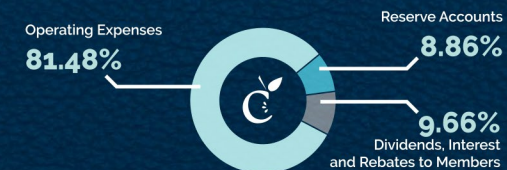
26,532
Total Members

We continued making a difference for all our members.

Income and Expense

| | DEC. 2018 (unaudited) | DEC. 2017 (audited) |
|---------------------------------------|--------------------------|------------------------|
| INCOME | | |
| Interest on Loans | \$13,909,686 | \$12,997,911 |
| Interest from Investments | 577,042 | 418,517 |
| Fee Income | 2,673,460 | 2,552,479 |
| Miscellaneous Income | 3,635,804 | 3,195,031 |
| Non-Operating Income (Expense) | | |
| TOTAL INCOME | \$20,795,992 | \$19,163,938 |
| EXPENSES | | |
| Salaries and Employee Benefits | \$8,268,915 | \$7,761,292 |
| Operating Expenses | 6,889,036 | 6,078,228 |
| TOTAL OPERATING EXPENSES | 15,157,951 | 13,839,520 |
| Provision for Loan Losses | 2,130,794 | 2,638,524 |
| Income Before Dividends and Interest | 3,507,247 | 2,685,894 |
| Interest on Borrowed Money | 0 | 0 |
| Dividends on Shares | 831,467 | 522,431 |
| Interest on Certificates and Deposits | 834,048 | 595,599 |
| NET INCOME | \$1,841,732 | \$1,567,864 |

| | DEC. 2018 (unaudited) | DEC. 2017 (audited) |
|-----------------------------------|--------------------------|------------------------|
| REBATES TO MEMBERS | | |
| Rebated Fees Courtesy Pay and NSF | \$118,710 | \$109,613 |
| Cash Loan Incentives | 47,897 | 39,520 |
| Visa Rewards Expense | 34,515 | 28,951 |
| ATM Fees Reimbursed | 6,955 | 6,722 |
| Checking Account Incentives | 5,593 | 15,845 |
| Executive Member Expenses | 24,290 | 20,837 |
| Annual Meeting Expenses | 22,000 | 22,000 |
| Shredding Costs | 8,335 | 2,830 |
| Auto Exam Paid Claims | 76,022 | 76,669 |



We gave members the tools to reach their financial goals.



321

Members we helped purchase their dream home or refinance their existing one.

2,610
Vehicles

We helped 2,610 members drive off in a new car, truck or RV.

2,691
Checking Accounts

We added more than 2,600 new Checking accounts to help members manage their money while earning interest.

1,289
Credit Cards

1,289 members got a great deal on an ECU credit card

COMMUNITY SPONSORSHIPS

- 24 Hours in the Canyon
- Amarillo Little Theatre
- Adrian Independent School District
- Amarillo Public Library
- Amarillo Area Chapter of Credit Unions
- Big Brothers Big Sisters
- Amarillo Area Foundation
- Borger Independent School District
- Amarillo Area Adult Literacy Council
- Boys Ranch
- Amarillo Chamber of Commerce
- Bushland Independent School District
- Amarillo Coalition for the Homeless
- Canyon Chamber of Commerce
- Amarillo College
- Canyon Education Foundation
- Amarillo Crime Stoppers
- Canyon Independent School District
- Amarillo Education Foundation
- Canyon Main Street
- Amarillo Heart Association
- Children's Miracle Network
- Amarillo Hispanic Chamber of Commerce

