Services

Deposits
Savings (Share) Accounts
Share Draft (Checking) Accounts
Share Certificates
Individual Retirement Accounts
Christmas Club Savings
Special Savings Accounts

Loans
Share Pledge Loans
Signature Loans
Collateral Loans (auto, boat, tractor, etc.)
Mortgage Loans
Credit Card

Insurance
GAP Insurance
Free $1,000 Accidental Death Insurance
Cancer & Specified Disease Insurance
Warranty on Autos

e-Services
Payroll Deduction
Direct Deposit
Web Site - greenriverafcu.com
Online Account Access
Mobile App
e-Statements
Online Loan Payments
Bill Pay

Special Services
Cashier's Checks
Notary Public
Night Depository
Financial Counseling
ATM/Debit Cards
ATM Machine
Drive-Thru Window
Love My Credit Union
Rewards Offers

Board And Staff

Board of Directors
Greg Wimsatt, Chair
Joe Barlow, Vice Chair
Joe Ruth, Treasurer
Sheri Beth Arnold, Secretary
Kathy Clark, Education Director
Desla Laster
Joe Schepers

Supervisory Committee
Scott Beyke, Chair
Joanne Mason
Desla Laster

Owensboro Staff
Bob Clark, President/CEO
Cindy Page, Office Manager
Kamrin Kirby, Member Service Rep
Aaron Payne, Member Service Rep

Henderson Staff
Terri Childress, Branch Manager
Kelly Blanford, Loan Officer
Krystal Whitmer, Supervisor Member Service Rep
Brittany Snow, Member Service Rep
Terri Wilson, Member Service Rep
Austin Hamilton, Member Service Rep

Powderly Staff
Jenny Minton, Branch Manager
Jessica James, Head Teller
Diana Jarvis, Member Service Rep
Tomeca Brooks, Member Service Rep

Greenville Staff
Emalene Wheatley, Member Service Rep

Now is a great time to share Credit Union membership with your friends and family!

The following groups are now eligible to join our credit union: persons who live, worship, work (or regularly conduct business in), or attend school in, and businesses and other legal entities located in Butler, Daviess, Hancock, Henderson, Hopkins, McLean, Muhlenberg, Ohio, Union, or Webster Counties in Kentucky.

Main Office
3000 Highway 144
Owensboro, Kentucky 42303
(270) 926-0210

Owensboro Health Muhlenberg Community Hospital
440 Hopkinsville Street
Greenville, KY 42345
(270) 377-5157

Henderson Branch
902 Second Street
Henderson, Kentucky 42420
(270) 826-0927

Powderly Branch
404 West Main Street
Powderly, KY 42367
(270) 767-6545

www.greenriverafcu.com

Federally Insured By NCUA

Green River Area

Federal Credit Union

66th Annual Meeting
October 22, 2025



AGENDA

Call to Order by Chair of the Board
Determination of Quorum
Reading of the Minutes
Chair Report
President/CEO Report
Nominating Committee Report
Treasurer Report
New Business
Unfinished Business
Adjournment

Chair Report

The number one goal at Green River Area FCU has always been to serve members. Since our humble beginnings over 67 years ago to today, we are committed to the credit union philosophy of "people helping people."

We continually strive to make GRAFCU a place you are proud to call your credit union. That's why we continually consider new products and services that will make your life easier. Additionally, we strive to offer members competitive rates on savings and loans.

The future is bright, and we are working hard to make sure that your Credit Union is more than prepared to not only meet your needs, but be here for the next generation of members as well. Your volunteer Board of Directors, Management and Staff are constantly looking at new ways to serve you.

I want to thank all our members for your continued support! You are why we are here, and we look forward to continuing to be your Credit Union.

Respectfully submitted,
Greg Wimsatt

President/CEO Report

I'm proud to report Green River Area FCU has continued to see success over the past year! We work hard to provide services that will provide our members with enhanced convenience and we've been able to provide some great, new options to our membership.

Charter Change – The following groups are now eligible to join our credit union: persons who live, worship, work (or regularly conduct business in), or attend school in, and businesses and other legal entities located in Butler, Daviess, Hancock, Henderson, Hopkins, McLean, Muhlenberg, Ohio, Union, or Webster Counties in Kentucky.

New Powderly Branch - We are excited to extend our reach by offering a new branch location in Powderly, Kentucky. This new branch will enable both current and potential members the convenience this new location offers.

Your Credit Union will continue to look for new and better products and services and be here for you. Make sure to stay connected with us through our web site and Facebook page. Also, be sure to download our mobile app and take advantage of all the conveniences it provides.

Respectfully submitted,
Bob Clark



Nominating Committee Report

The individuals named below have been nominated by the Committee for your consideration and vote to fill the expired terms on the Board of Directors.

There are four vacancies for four (4) years:

Sheri Beth Arnold*
Joe Schepers*
Steve Tong
Pat Thompson

Nominations will be taken from the members at large. However, this Committee would like to remind everyone that if you have anyone you wish to nominate for one of the positions be sure he/she is willing to serve and has the time to attend monthly meetings.

Board members must be able to hold Credit Union business in the strictest confidence. Members must be at least 18 years old and have a Credit Union account to be eligible to vote in the election or hold a position on the Board of Directors.

Respectfully submitted,
Nominating Committee
Greg Wimsatt
Joe Ruth

* incumbent

Treasurer Report

MEMBERS AT YEAR END - 2025	4,963

STATEMENT OF FINANCIAL CONDITION
December 31, 2025

ASSETS

Loans	$34,719,617
Cash & Investments	20,190,740
Furniture & Fixtures	72,348
Land & Buildings	1,058,235
Other Assets	1,986,960
TOTAL ASSETS	$58,027,901

LIABILITIES & EQUITY

Shares	$28,060,805
Share Drafts	8,849,206
IRAs and Certificates	8,905,425
Undivided Earnings	12,083,619
Other Liabilities	128,845
TOTAL LIABILITIES & EQUITY	$58,027,901
Gross Income for 2025	$3,084,533

EXPENSES FOR 2025

Employee Compensation/Benefits	$881,593
Provision Loan Loss	30,000
Examination	9,908
Operating Expense	361,459
Professional & Outside Services	232,165
Occupancy Expense	221,381
Other Expense	142,909
TOTAL EXPENSES	$1,879,415
Net Gain For Year	$1,205,118

ALLOCATION OF NET GAIN

Dividends	$343,329
Reserves before NCUA stablization fund	861,789
Temporary Corporate CU stablization fund	0
NCUSIF Premium Cost	0
Corporate Capital Cost	0
Reserves after NCUA stablization cost	$861,789