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Financial Empowerment for All.

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70TH ANNUAL MEETING

APRIL 13, 2023 • 6 P.M.



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LOUISIANA CREDIT UNION

2023 ANNUAL MEETING

WELCOME AND CALL TO ORDER

Mike Dronet, Chairman

ESTABLISH A QUORUM

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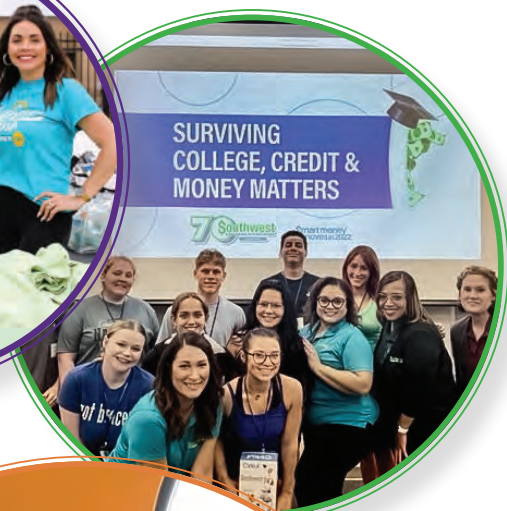
16-19

UNFINISHED BUSINESS
OR NEW BUSINESS, IF ANY

Mike Dronet, Chairman

ADJOURNMENT OF MEETING

DOOR PRIZE DRAWINGS





MINUTES

Southwest Louisiana Credit Union
2022 Annual Meeting, April 7, 2022

Chairman, Mike Dronet called the meeting to order at 6:00 p.m. He welcomed everyone to the 69th Annual Meeting. The Chairman requested that everyone silence all mobile devices. He verified with Alton Childs, Board Member, that a quorum had been met. Vice Chairman, Kevin Istre led the membership in prayer. Mike Dronet led the Pledge of Allegiance.

Introduction

Chairman, Mike Dronet then introduced the Board of Directors, Supervisory Committee, and Southwest Louisiana Credit Union Staff. He thanked everyone for their dedication and service to the Credit Union and its membership.

Approval Of Minutes

Chad Miller presented the motion to dispense of reading the meeting minutes of the 2021 Annual Meeting. A motion was made by Al Sharp to accept the minutes and seconded by Larry Bailey Jr. The motion passed.

Board Chairman's Report

Chairman, Mike Dronet summarized his report in the Annual Meeting Booklet by saying Southwest Louisiana Credit Union had a great year. It has been a year full of recovery, expanded products and services, and record earnings. Ryan Street Branch has been successfully reopened after it was destroyed by Hurricane Laura and Delta. We expanded our Field of Membership to include those who live, work, or worship in Calcasieu, Cameron, and Beauregard parish. He expressed that the Board of Directors, the Supervisory Committee, our CEO, and the staff at Southwest Louisiana Credit Union will always be here for our members and our community.

Treasurer's Report

Treasurer, Bill Wilkie reported to the membership that Southwest Louisiana Credit Union had an excellent year in 2021. We ended up with assets of \$153,121,700.00, with a decrease of \$4,792,007.00 due to excessive withdrawals from hurricane damage in 2020. Our net income for 2021 was \$2,652,135.00 and a loan to share ratio of 76.3. We have added several different services in the last year that have benefitted our membership. He stated that the main reason for a successful year is the members and the caring, courteous, and knowledgeable staff.

President/CEO's Report

President/CEO, Chad Miller wished all the members a good evening. He stated this was his first annual meeting in person since being the CEO of Southwest Louisiana Credit Union. He thanked everyone for attending. 2021 has been a great year of recovery for the Credit Union. We were able to navigate that recovery and the re-opening of our Ryan Street location, while still being able to continue strong financial performance. We ended the year with total assets of \$153,121,700 (3% decrease from 2021) and loans totaling \$98,286,316 (15% increase from 2021). Net income for the year totaled \$2,651,136, a record-breaking earnings year for our Credit Union. We are stronger and safer than ever. With 2021 being a huge focus on recovery, now moving into 2022 we can focus on being prosperous and continuing prosperity for our community. Ryan Street re-opened in January after suffering over \$1 million dollars in damages. Business services launched in December of last year. We feel strongly that we can fill a void in our community through hyper-focus on Microbusinesses and Small Business Start-Ups. Through our community partner, the SWLA Center for Health Services, we have opened a branch at the Health Center facility located in north Lake Charles. This will be a full-service branch where members can experience one-on-one financial counseling, open accounts, apply for loans, and conduct transactions through our new IBK technology. We also expanded our Field of Membership to include all who live, work, or worship in the parishes of Calcasieu, Cameron, and Beauregard. We can keep the SEGs that have grown us into the Credit Union we are today and continue to nourish those relationships, as well as expand the parishes and communities. He then expressed his appreciation for the staff, the Board of Directors, and the Supervisory Committee.

Annual Loan Report

CLO, Christina Davis reported that Southwest Louisiana Credit Union Loan Department had an outstanding year in 2021, breaking several loan goals. Our focus is to make the loan process as smooth as possible while helping you achieve your financial goals. We are proud to announce that we now offer Business Lending and Home Equity Lines of Credit (HELOC). The Real Estate Department booked 99 loans for \$9,928,057.00. The Consumer Lending Department booked 2,909 loans for \$36,657,641.96. We continue to utilize electronic signatures to help members get their loans with ease. You can apply online, sign your loan documents on your phone or computer, and get funded all at your convenience. Indirect Lending is another program we offer to our members, which enables them to still use the Credit Union with the flexibility of closing at the dealership on the weekend or after hours. She expressed her appreciation for the members and the opportunity to serve them.

Supervisory Committee's Report

Supervisory Committee Chairman, Chuck Bennett reported that the Supervisory Committee are fellow members of the Credit Union who volunteer their time and talents to watch the normal financial activities and the electronic security of the Credit Union, as well as monitoring compliance with Federal and State requirements. These tasks are accomplished by conducting surprise audits; working with the Board of Directors, Management, Staff, and engaging Certified Public Accounting (CPA) firms to perform audits. We are proud to tell the members of this great Credit Union that these audits have found everything in order and secure. He then introduced the Supervisory Committee members, Allen Abshire and Terry Swire.

Nominating Committee's Letter

On behalf of Betty Mitchell-Chretien, Mike Dronet announced the following has been re-elected:
Board of Directors 3 Year Term: Betty Mitchell, Donna Smith, and Alton Childs
Supervisory Committee 3 Year Term: Allen Abshire

Highlights

Chairman, Mike Dronet went over the Highlights with the membership, letting them know that Betty Mitchell-Chretien was inducted into the Louisiana Credit Union Hall of Fame.

Unfinished Business

No Unfinished Business to report at this time.

Adjournment of Meeting

A motion was made to adjourn the meeting at 6:45 p.m. by Chuck Bennet and seconded by Hilton Bellow. The motion passed.

Door Prize Drawings

Door prizes were drawn.

2022 BOARD CHAIRMAN'S REPORT

Good afternoon members,

I, along with the board of directors, supervisory committee, our CEO, and the great staff of your credit union, would like to welcome you to the 2023 Annual Meeting.

Because of your trust in us to meet your financial needs, your credit union had another great year. In 2022, we were pleased to be able to expand our field of membership to the parishes of Calcasieu, Cameron, and Beauregard. In addition to this, we were able to open a new branch inside the SWLA Center for Health Services, reopen our Ryan Street branch, add a branch location on W. 18th Street in Lake Charles, and start working on our branch in South Beau!

We now have branches in Lake Charles on McNeese St., Ryan St., Opelousas St., and W. 18th. St.; Sulphur on N. Cities Service Hwy, and soon-to-be in Longville on Hwy 171.

Because we value your needs, please let us know how we can make your credit union experience better. We are always working to better serve you, our members, because you are the reason we do what we do.

In closing, thank you for coming tonight, and may God bless you and your family and friends with health, safety and continued financial growth.

Sincerely,

Mike Dronet



Mike Dronet
Chairman
Board of Directors

2022 BOARD TREASURER'S REPORT

Good afternoon,

It is my pleasure to report that Southwest Louisiana Credit Union had another outstanding year in 2022. The Credit Union concluded the year with \$172,091,570.70 in assets and a net income of \$2,854,509.00. We had a loan-to-share ratio of 91.03%, while our peers' average loan-to-share ratio was 64.55%. Our loans totaled \$129,404,710.00, a 31.67% increase from 2021. Not only did our total loan volume grow, we also had a 12.39% increase in membership and 10.37% increase in shares.

As indicated, Southwest Louisiana Credit Union had a very successful year in 2022. The main reason for this success was our members and the caring, courteous and knowledgeable staff. Because of our staff and management's hard work, planning and dedication, our credit union is prepared to meet the needs of its members today, and for many years to come. We still hold true to the values that have served us well for decades. It's a great honor to be part of this organization, where we're "members helping members." Thank you.

Sincerely,

William Wilkie



William Wilkie
Treasurer
Board of Directors



Main Branch — Lake Charles

LOOK AT US GREAUX!

We are now serving you at five — soon-to-be six — branch locations. Last year, we expanded our field of membership to anyone who lives, works or worships in Calcasieu, Cameron or Beauregard Parish. To meet the demand of our increased field of membership, we opened a full-service branch within SWLA Center for Health Services in North Lake Charles, merged with SPELC FCU and acquired a branch at 317 W. 18th Street, and announced the addition of a South Beau branch. Check us out at a branch near you!



Ryan Street Branch



W. 18th Street Branch



Financial Empowerment Center inside SWLA Center for Health Services



Sulphur Branch



South Beau Branch — Coming Soon

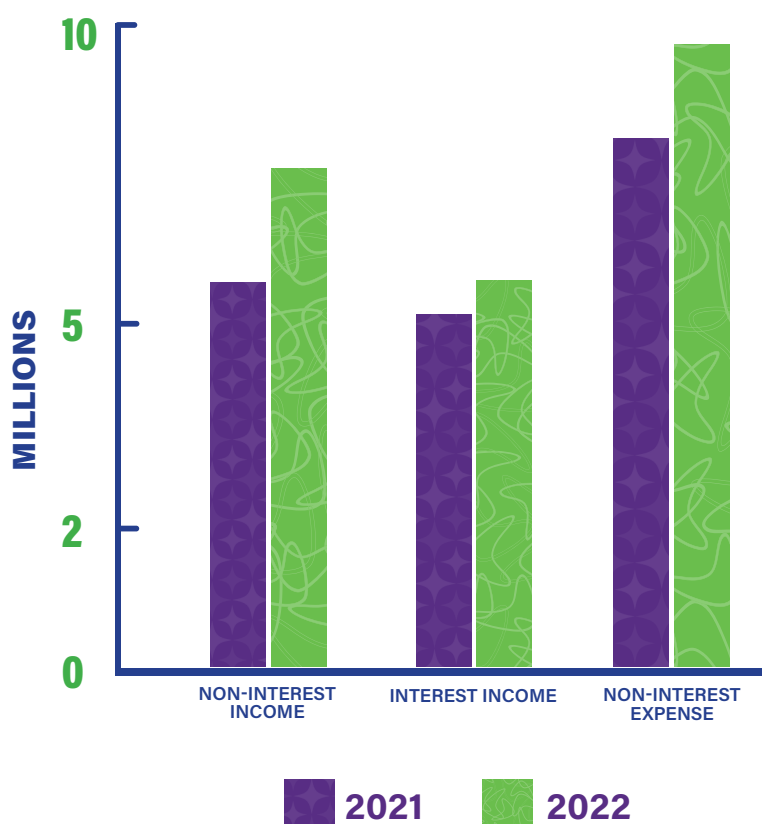
2022 FINANCIAL REVIEW

STATEMENT OF OPERATIONS (INCOME) AS OF DECEMBER 31, 2022

INTEREST INCOME	
Loans receivable	\$7,254,539
Investment securities	\$380,073
	\$7,634,612
Interest expense	(\$585,205)
Net interest income	\$7,049,407
Provision for loan losses	(\$1,323,933)
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	\$5,725,474

NON-INTEREST EXPENSE	
Compensation and benefits	\$4,678,581
Office occupancy and operations	\$3,410,129
Professional and outside services	\$507,082
Servicing and collection expenses	\$338,928
Other non-interest expense	\$960,629
NET NON-INTEREST EXPENSE	\$9,895,349
NET INCOME	\$3,574,509

NON-INTEREST INCOME	
Service charges and fees	\$2,905,794
Other non-interest income	\$2,084,815
Gain/Loss on other securities	(\$50,505)
Other non-operating income	\$2,804,280
NET NON-INTEREST INCOME	\$7,744,384



2022 FINANCIAL REVIEW

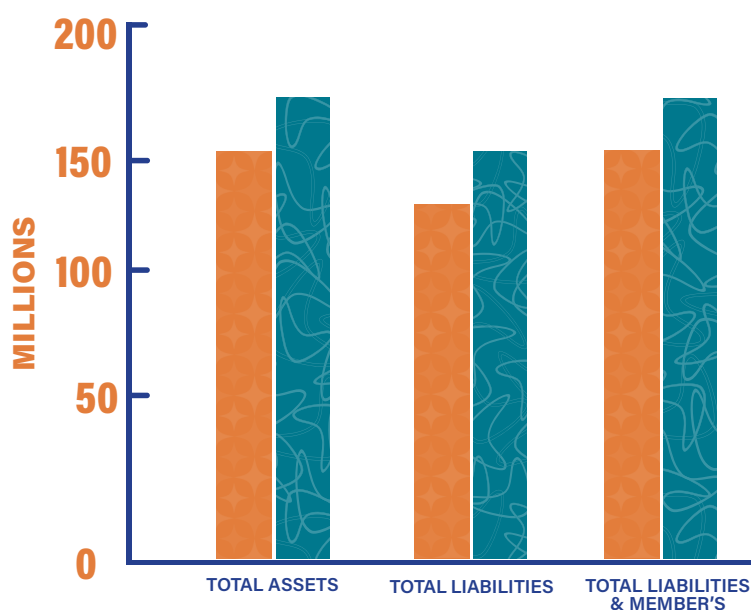
STATEMENT OF FINANCIAL CONDITION DECEMBER 31, 2022

ASSETS	
Cash and cash equivalents	\$8,453,223
Interest-bearing time deposits in other financial institutions	\$2,232,000
Investment securities, available for sale	\$17,408,508
Loans receivable, net of allowance for loan losses of \$1,517,771	\$127,894,884
Accrued interest receivable	\$477,606
National Credit Union Share Insurance Fund Deposit	\$1,414,780
Investment in corporate credit unions— at cost	\$432,920
Premises and equipment-net	\$8,863,610
All other assets	\$4,914,040
TOTAL ASSETS	\$172,091,571

LIABILITIES AND MEMBERS' EQUITY	
Members' shares and savings accounts	\$142,308,463
Accounts Payable	\$7,714,012
Accrued expenses and other liabilities	\$0
Non-member deposits	\$2,061,823
TOTAL LIABILITIES	\$152,084,298

MEMBERS' EQUITY, SUBSTANTIALLY RESTRICTED	
Regular reserve	\$3,736,803
Equity acquired in merger	\$2,362,304
Undivided earnings	\$16,759,665
Accumulated other comprehensive loss	(\$2,851,499)
TOTAL MEMBERS' EQUITY	\$20,007,273

TOTAL LIABILITIES AND MEMBERS' EQUITY	\$172,091,571
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2021
2022



DID YOU KNOW? ANNUAL MEETINGS BEGAN IN THE 1950s

Our credit union opened its doors in September 1952 as "Columbia-Southern Credit Union," after 16 employees at Columbia-Southern Chemical Corporation made their initial deposits and became the first members of the credit union. A few months later, members gathered for the first annual meeting on January 12, 1953 (over 70 years ago!). By the time of the first meeting, our credit union had 117 members and 29 loans outstanding for a total of \$3,046.60. In the 1950s, the average salary was \$3,850 and the average cost to buy a home was \$9,050.

The name of the credit union was later changed to PPG Employees Credit Union in 1973, then finally Southwest Louisiana Credit Union in 2004.



WELCOME

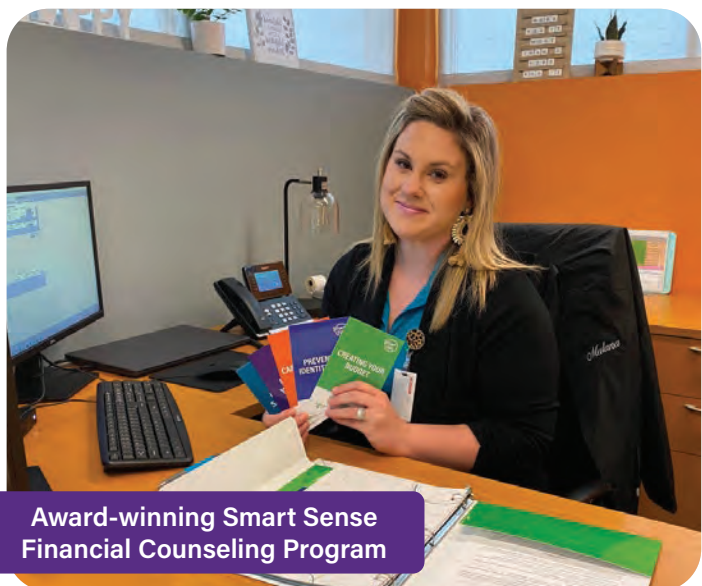
WELCOME FORMER SPELC FCU MEMBERS!



W. 18th Street Branch



South Beau Branch—Coming Soon!



Award-winning Smart Sense Financial Counseling Program



2022 PRESIDENT/CEO'S REPORT

Dear Members,

Welcome to the 2023 Annual Meeting. Our goal for 2022, the 70th year of this wonderful credit union, was for the year to be full of prosperity. I am extremely proud of our accomplishments and can proudly say that we accomplished that goal by once again making history with significant earnings and record-breaking loan growth. In addition to strong financial performance, our commitment to our members and community showed up through strong community partnerships and involvement. This led to Southwest Louisiana Credit Union being named the recipient of the 2022 Business Development and Inclusion Award from the SWLA Economic Development Alliance. This award recognizes businesses that demonstrate strong inclusion in their employment practices and community outreach. SWLACU was chosen out of over 1,200 businesses of all sizes in SWLA for this accomplishment, and it is further proof that we live out our mission of "Financial Empowerment for All."

While doing everything in our power to make our home a better place, we always ensure we're able to serve our members with high-level service and continue to have safe, strong financial performance. We ended 2022 with total assets of \$172,091,571 (12% increase from 2021) and loans totaling \$129,404,710 (32% increase from 2021). The net income for the year totaled \$2,532,844, another near record-breaking earnings year for our credit union. These numbers demonstrate our commitment to being strong financial advocates in the community.

WELCOME FORMER SPELC FCU MEMBERS

Effective October 31, 2022, SPELC FCU merged into our SWLACU family. Former SPELC FCU members gained access to a multitude of extra services that their previous credit union was unable to provide, including mobile banking, business services, mortgage loans, and so much more! The merger added approximately \$11 million in assets to our credit union as well as approximately \$6 million in loans to our portfolio. SWLACU gained another location through the merger, located at 317 W. 18th Street in Lake Charles. Please go visit your new place!

SOUTH BEAU, HERE WE COME!

Last year, we announced that we expanded our Field of Membership to include all who live, work, or worship in the parishes of Calcasieu, Cameron, and Beauregard. In order to better serve our membership, we announced that we will be opening a location in South Beau! The new branch will be located at 12781 Highway 171, Longville, and we anticipate doors opening in April 2023.

FULL-SERVICE FINANCIAL COUNSELING

To meet the needs of our members, we launched our Smart Sense Financial Counseling Program free of charge to our members in 2022. By having a dedicated, full-time financial counselor on staff we were able to assist over 180 members and over 300 hours of one-on-one time to improve their financial health. This program alone led to over \$1.8 million in loans that otherwise likely would've been denied at other financial institutions.

BUSINESS SERVICES

In 2022 we added Business Services to our suite of products to offer members. Our goal is to fill the void in this space by offering loans and services to microbusinesses, first-time entrepreneurs, and start-ups.

The year 2022 was one of great prosperity and growth for your credit union. Southwest Louisiana Credit Union remains a financially strong and safe financial institution and will continue to be the leader of innovation in our community. Cheers to 2023!

Respectfully,

Chad Miller
President/CEO

2022 ANNUAL LOAN REPORT



The Southwest Louisiana Credit Union Loan Department had an outstanding year in 2022, breaking several loan goals. We accomplished 31% loan growth, increasing our total loan portfolio to \$129,404,710. We will continue to focus on the member experience and make the loan process as smooth and efficient as possible while helping you achieve your financial goals.

The Consumer Lending Department disbursed 3,014 loans to our members for a total of \$31,646,260.00. We continue to offer convenient online loan applications and electronic signatures, meaning you can apply and sign for a loan without ever stepping into a branch. However, if you would rather visit a branch, we have knowledgeable and helpful staff at each branch that can assist you. Indirect Lending is another program we offer to our members. It gives you the flexibility of closing your car loan at the dealership on the weekend or after hours, but still having your car loan through us.

The Real Estate Department booked 263 mortgage loans for a total of \$21,468,047.00. Last year, we implemented a Home Equity Line of Credit (HELOC) loan product that provides you access to your home's equity. The process is very easy, and we can usually close these loans in 7-10 days.

We added Business Lending in 2022 and offer a full suite of business products to our membership! We offer start-up loans, lines of credit, real estate loans and more. Last year, we were able to close 32 business loans for \$4,990,927.00 for our members.

We appreciate you being a member and giving us the opportunity to serve you.

Sincerely,

Christina C Davis

Christina Davis
2022 Chief Lending Officer

1667
Signature
Loans

718
Car Loans

217
Real Estate
Loans

108
Indirect
Loans

330
Other
Collateral

46
HELOC
Loans

32
Commercial
Loans



2022 SUPERVISORY COMMITTEE'S REPORT



The Supervisory Committee for Southwest Louisiana Credit Union is comprised of fellow members who volunteer their time to serve our membership. Our core mission is to protect the credit union by diligently ensuring the safety and soundness of the credit union. The Supervisory Committee watches the normal financial activities and the electronic security and monitors compliance with Federal and State requirements. We accomplish this task by conducting surprise audits; working with the Board of Directors, management, and staff; and engaging Certified Public Accounting (CPA) firms to perform audits.

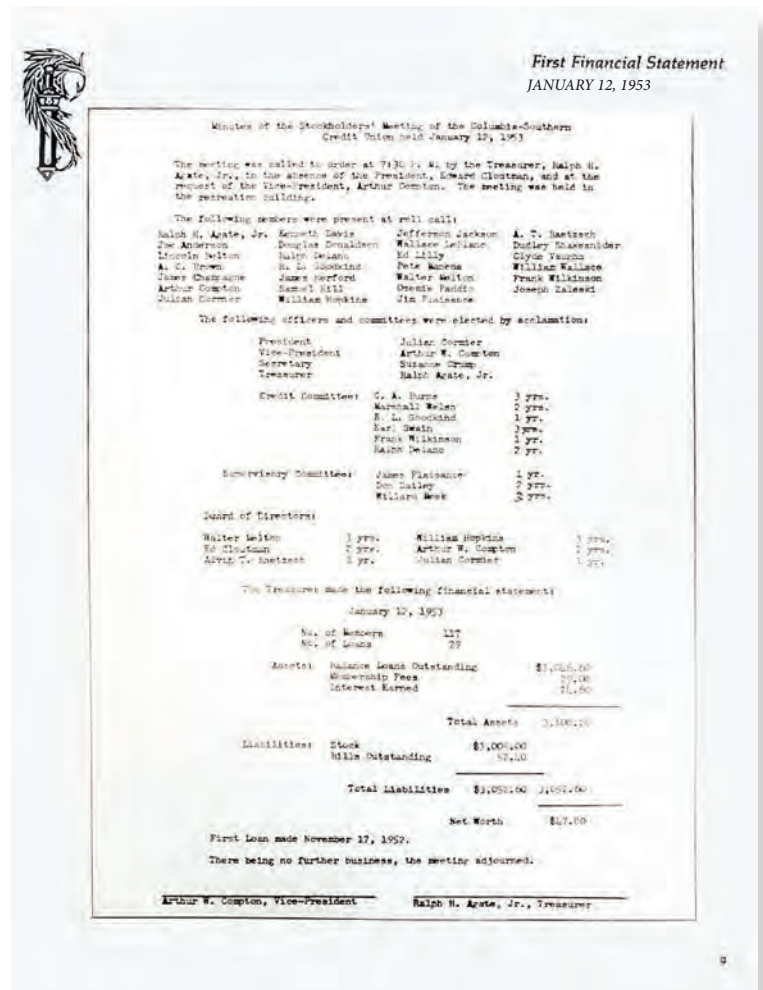
The Supervisory Committee, through the audits of the outside CPA firms along with our random auditing at the different branches, is confident that our credit union is secure now and into the future! The Supervisory Committee is immensely proud to say that the Board of Directors, management team, and our dedicated staff are taking great care of our credit union. The Supervisory committee will continue these audits and watch out for all our members' interests.

I wish to thank my fellow committee members for their dedication to the credit union as well as the Board of Directors and staff for their support and cooperation. On behalf of the entire Committee, we appreciate the opportunity to serve the members of Southwest Louisiana Credit Union and look forward to a secure and successful 2023.

With best regards,

Chuck Bennett

Chuck Bennett
2022 Supervisory Committee Chairman



NOMINATING COMMITTEE LETTER

JANUARY 1, 2023

January 1, 2023

TO: **SOUTHWEST LOUISIANA CREDIT UNION MEMBERS**
FROM: **2023 NOMINATING COMMITTEE**
EVENT: **2023 ANNUAL MEETING**



WHEN: **THURSDAY, APRIL 13, 2023 AT 6:00 P.M.**
WHERE: **CONTRABAND ROOM AT THE LAKE CHARLES CIVIC CENTER**

Dear Member:

Southwest Louisiana Credit Union would like to invite its membership to our **2023 Annual Meeting**. This is a time for members to meet their elected officials as well as office staff. A review of the past year and an overview of the coming year will be presented.

The Board of Directors of the Southwest Louisiana Credit Union adopted the state model by-laws in 1989, in which there has been a change in the nomination of elected officers. There will be no nominations from the floor. Vacancies shall be made by petition signed by one percent of the membership, with a minimum of **150** signatures and the maximum of **500**. The period for receiving nominations by petition shall, in all cases, extend 30 days from the date the petition requirements and the list of nominating committee's nominees are mailed to all members. To be effective, such nominations shall be accompanied by a signed certificate from the nominee or nominees stating that they are agreeable to nomination and will serve if elected to office. Such nominations shall be filed with the secretary of the credit union at least **40 days prior** to the annual meeting. Certificate/petition sheets can be picked up at either office of the credit union.

The nominating committee submitted the following for election:

Board of Directors

Allen Abshire	2 Year Term
Michael Dronet	3 Year Term
Kevin Istre	3 Year Term
Gene Steech	3 Year Term
William Wilkie	3 Year Term

Supervisory Committee

Terry Swire	3 Year Term
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Each nominee (by petition) shall submit a brief statement of qualifications with biographical data.

REMEMBER: File your nominations with J. Alton Childs, Chairman of the Nominating Committee, care of Southwest Louisiana Credit Union by **March 1, 2023**.

Sincerely,
J. Alton Childs
J. Alton Childs, Secretary

Board of Directors



MIKE DRONET



ROBERT COLLINS



ALTON CHILDS



CHRIS EDWARDS



KEVIN ISTRE



ALLEN ABSHIRE



DONNA SMITH



GENE STEECH



WILLIAM WILKIE

Supervisory Committee



RENEE DAVIS

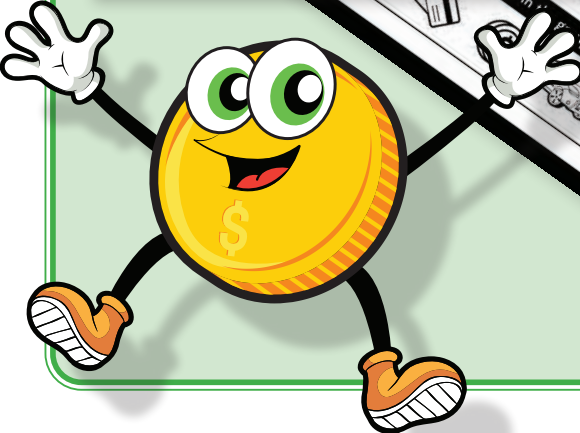



CHEYANNA GLYNN



TERRY SWIRE

2022 HIGHLIGHTS



KIDS COLORING BOOK

In 2022, we imagined, researched, designed and produced a one-of-a-kind educational coloring book for our credit union kids and local schools! Our coloring book teaches kids about common financial terms, coins and bills, saving, needs vs. wants and more. We're proud of this unique, branded book that helps further our mission of "Financial Empowerment for All." Ask us about one for your child(ren) today!

CEO CHAD MILLER GRADUATES LEADERSHIP SWLA

Last year, CEO Chad Miller graduated the Leadership SWLA program put on by the SWLA Economic Development Alliance. Each year, approximately 30 candidates are selected to participate in the program that "develops leaders for the future who have a clear understanding of the region and are committed to its advancement." By going through the program, Chad learned valuable information about our region and community and gained new friends that have turned into great partnerships, helping us better serve Southwest Louisiana. Congratulations on this accomplishment, Chad!





WE CUT THE RIBBON—TWICE!

Last year, not only did we cut the ribbon on our Financial Empowerment Center located inside SWLA Center for Health Services, but we also cut the ribbon on the remodel of our beloved Ryan Street branch that was badly damaged during the hurricanes.

Our Financial Empowerment Center — a full-service branch within the community health center at 2000 Opelousas Street — opened in April of last year and has allowed us to bring accessible, affordable and convenient financial services to North Lake Charles. We are proud

to be a permanent fixture in the community, dedicated to meeting their growing financial needs and serving them any way we can to ensure a brighter financial future.

Our Ryan Street branch underwent a massive remodel/ improvement after the hurricanes, and we reopened our doors to the public in February of last year. With the new and improved space, we are now able to better serve our members and our community. This branch location is home to our new suite of business services for small and growing businesses, Southwestbiz. Stop by and ask us about it!



SCHOLARSHIP WINNERS AWARDED

Each year, we offer our Financial Empowerment Scholarship to local scholars—two graduating seniors and two current college students—to help with housing, tuition, books and other expenses related to their higher education. We were proud to present \$1,000 scholarships to four outstanding students in the area for writing an essay on how they plan to stay on track financially during college. This past year's winners were Ceyanna Brown

of South Cameron High School, Keyon Jolivette of Barbe High School, Abel Kipkemboi of McNeese State University, and Niah Fields of Louisiana Tech University. The goal of the Financial Empowerment Scholarship is to empower students to stay on track financially throughout college and achieve success post-graduation. Congrats to our 2022 winners!



BACK-TO-SCHOOL RESOURCE FAIR AND SHOE GIVEAWAY

In August, we hosted a Back-to-School Community Resource Fair with the SWLA Center for Health Services to provide educational resources, food, and other goodies to the North Lake Charles community. Several of our community partners participated in the resource fair, and we were able to give out snack bags, free pizza and sno cones, books, toys and fresh fruit to all who came out. We ran a shoes-for-school promotion in conjunction with the event and were able to bless over 50 children with brand-new shoes for school. We're grateful for our partnership with SWLA Center for Health Services and how it continues to help us both serve the community in a bigger way!



WINNER, WINNER, TURKEY DINNER

This past Thanksgiving, we ran our Black Wednesday promotion — but with a twist. Instead of a prize giveaway or percentage-off special, we gave away \$50 grocery cards to everyone who opened a new account or got approved for a new loan on Black Wednesday, the Wednesday before Thanksgiving week. It was a hit, and we were able to fund Thanksgiving dinners for several people!

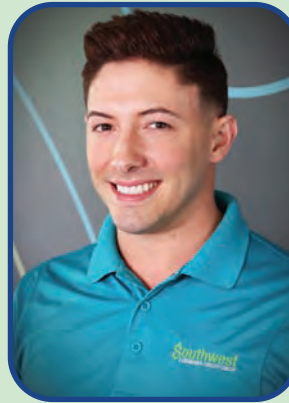


2022 HIGHLIGHTS



EARTH DAY

Our staff got together to celebrate Earth Day by picking up around our branches and showing them some much-needed love! We did this as part of the “Pick It Up Calcasieu” initiative with the parish.



KLEIN SELECTED TO ‘CRASH’ LCUL CONFERENCE

Kaleb Klein, member service rep at our Ryan Street branch, was selected to ‘crash’ this year’s Louisiana Credit Union League convention! He joined SWLACU staff and senior leaders, as well as credit union professionals from all over the state of Louisiana,

at the conference to learn, network and discover opportunities to further the credit union movement and enhance our service to members.



SOUTHWEST PAID FOR IT!

As part of our annual “Spirit of Giving” this past holiday season, we set out with a mission to ‘pop up and pay’ for gifts, gas and food in random places around town to help make the holidays a little more bright! We were able to help over half a dozen families and individuals pay for gifts and gas so they didn’t have to. The smiles on their faces said it all!



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LOUISIANA CREDIT UNION

2225 E. McNeese Street
Lake Charles, LA 70607

2000 Opelousas Street
Lake Charles, LA 70601

4056 Ryan Street
Lake Charles, LA 70605

12781 U.S. 171
Longville, LA 70652

101 N. Cities Service Highway
Sulphur, LA 70663

317 W. 18th Street
Lake Charles, LA 70601

