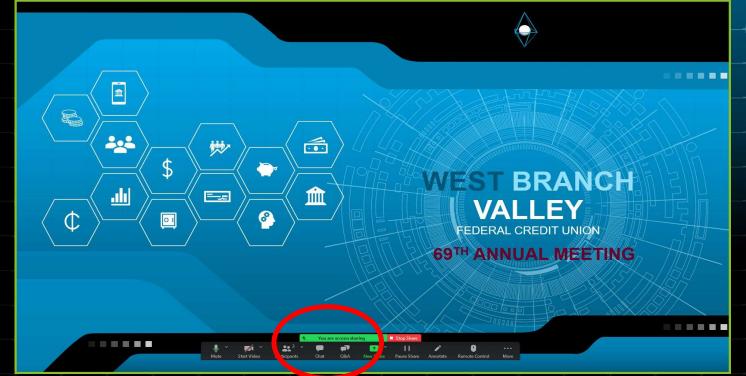


HOUSEKEEPING ITEMS

- All lines are muted
- Use the Question & Answer Box at the bottom of your screen to submit questions



The Annual Report, presentation materials and a recording of this webinar will be available
on our website at: www.wbvfcu.org/annual-meeting

AGENDA

* Call to Order & Welcome	John Lauchle
* Introduction of the Board of Directors	John Lauchle
* Reading & Approval of 68 th Annual Meeting Minutes	John Lauchle
* 2020 Financial Reporting	Susan Powell
* Supervisory Committee Report	Ronald Bachman
* Old Business / New Business	John Lauchle
* Nominating Committee Report	Ronald Bachman
* Closing Remarks / Adjourn Meeting	John Lauchle

CHAIRMAN'S INTRODUCTION

- Call to Order
- Welcome Message



INTRODUCING BOARD OF DIRECTORS



Board Chairperson- John Lauchle Vice Chairperson- Ronald Hamm 2nd Vice Chairperson- Mary Southward Treasurer/Secretary- John Bubb Director- John Aderhold Director- Ronald Bacman Director- Larry Biacchi

ANNUAL MEETING MINUTES

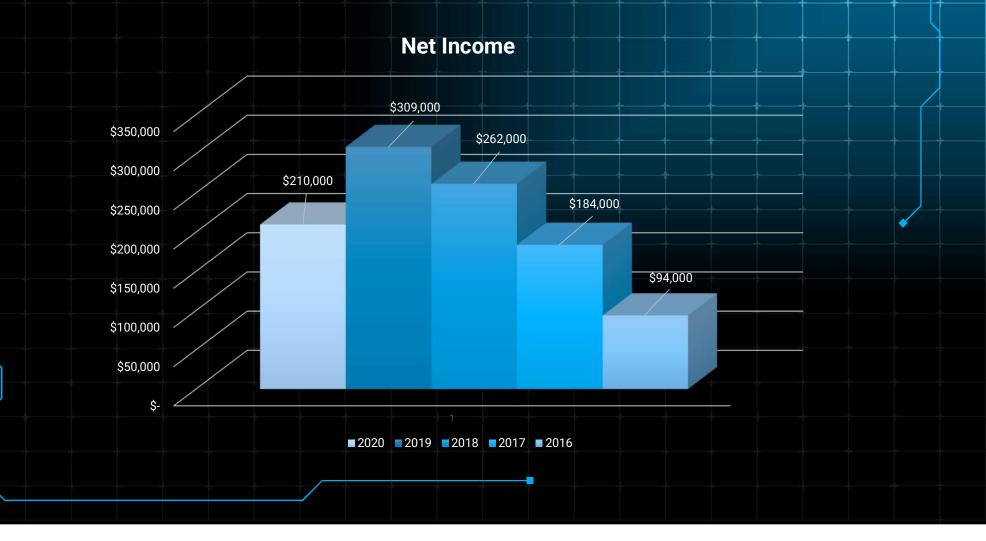
 Reading & Approval of 68th Annual Meeting Minutes

Visit www.wbvfcu.org/annual-meeting to view a copy of 68th Annual Meeting Minutes



Financial Reporting

Financial Reporting



Financial Reporting

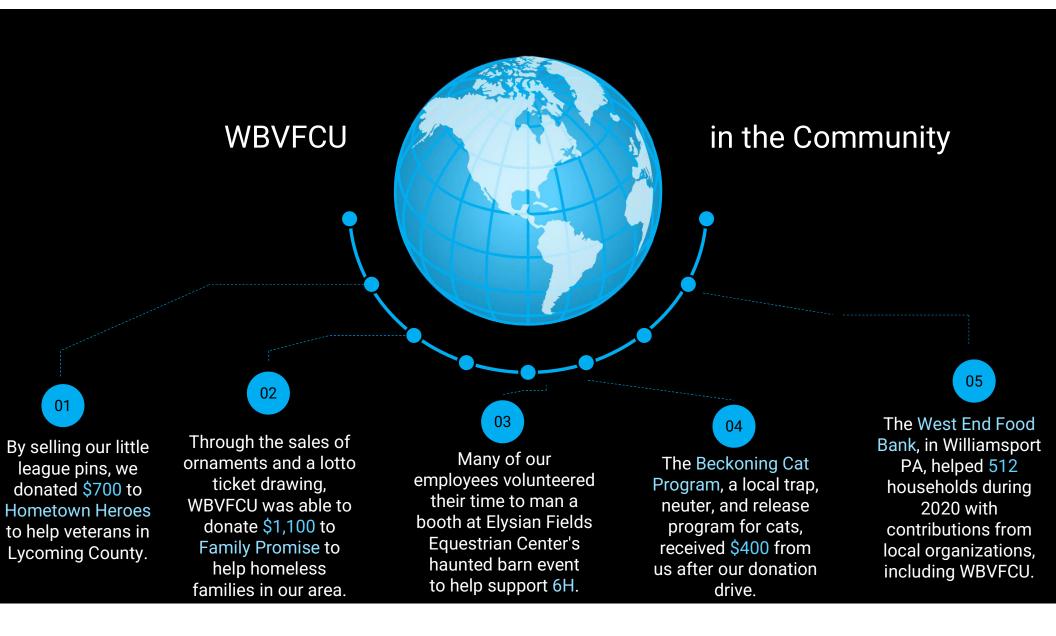


1.3 Million in New and Used Automobile Loans for 132 Members 750 Thousand in New Personal Loans serving 134 members





We helped 16 members with 1.0 Million with Home Equity Loans



Supervisory Committee Report

We, the Supervisory Committee, engaged the services of RKL LLP to audit the financial statements of West Branch Valley Federal Credit Union for the period ending December 31, 2020. The examination was a study and evaluation of the Credit Union's system of internal accounting control to the extent considered necessary to evaluate the system as required by generally accepted accounting standards.

In their observation, the Credit Union's financial statements are free of any material misstatement and represent an accurate statement of position.

We would like to thank the Credit Union staff and management for their cooperation, hard work and dedication during 2020.

Committee Chairperson- R. Bachman Committee Member- J. Melloy Committee Member- L. Miller

Cordially,

Ronald Bachman

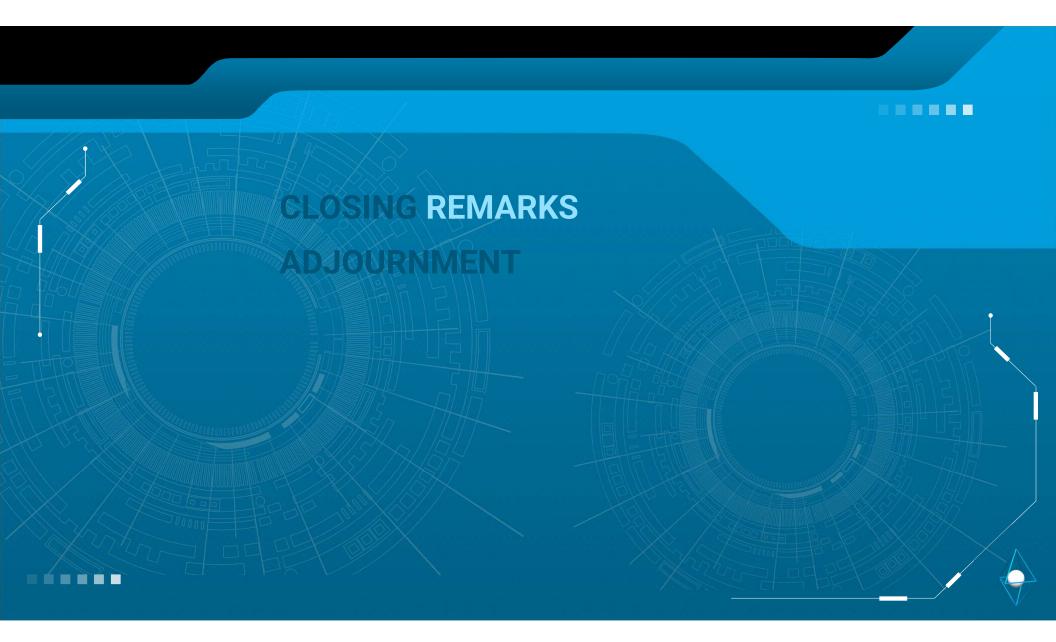




NOMINATING COMMITTEE REPORT

- Ronald Bachman (incumbent)
- Susanne Cress
- Ronald Hamm (incumbent)





THANK YOU FOR ATTENDING!

Please visit our website at
<u>www.wbvfcu.org/annual-meeting</u>



 To see a recording of the annual meeting and download the presentation slides and annual report.

See you again next year.