



2018 ANNUAL REPORT

members choice
credit union
Choices. Made Right.



COMPARATIVE STATEMENT OF CONDITION AS OF DECEMBER 31, 2018

ASSETS	2016	2017	2018
Loans (Less Allowance For Loan Loss)	\$164,783,241	\$168,800,942	\$154,760,291
Investments	\$7,615,754	\$4,988,577	\$5,394,268
Cash	\$7,250,307	\$16,435,755	\$20,853,421
Other Assets	\$7,146,128	\$7,431,183	\$7,738,059
Total Assets	\$186,795,430	\$197,656,457	\$188,746,039
LIABILITIES & CAPITAL	2016	2017	2018
Deposits	\$163,523,860	\$174,443,451	\$164,202,416
Other Liabilities	\$1,175,238	\$1,125,661	\$1,457,998
Reserves	\$22,096,332	\$22,087,345	\$23,085,625
Total Liabilities & Capital	\$186,795,430	\$197,656,457	\$188,746,039

Financials Comparative Statement of Condition as of December 31, 2018. Statistics obtained from the NCUA 5300 Call Report.

Mission Statement To enhance the quality of life and economic well being of all those we serve.

Vision Statement To be our communities' preferred financial institution.

Your Members Choice of Central Texas FCU accounts are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government by the NCUA (National Credit Union Administration), a U.S. Government Agency.

2018 FINANCIAL STATISTICS

ASSETS

2014	\$165,267,721
2015	\$175,471,953
2016	\$186,795,430
2017	\$197,656,457
2018	\$188,746,039

LOANS

2014	\$134,467,696
2015	\$142,697,316
2016	\$164,783,241
2017	\$168,800,942
2018	\$154,760,291

DEPOSITS

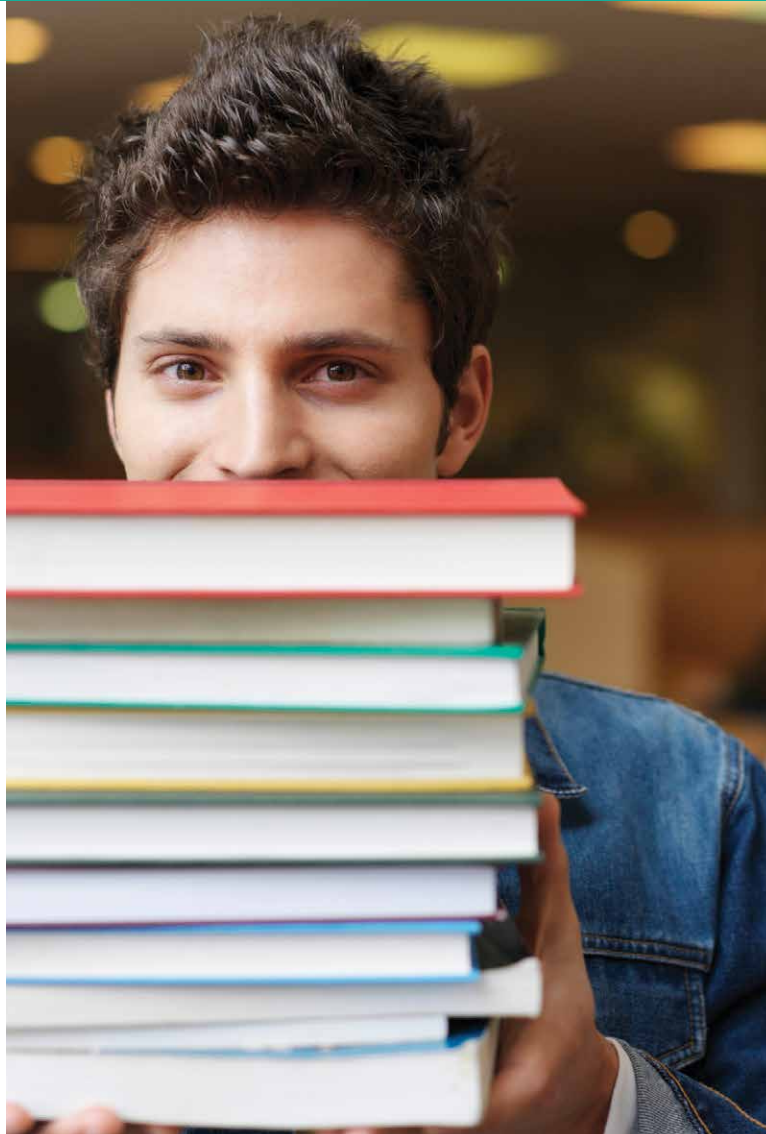
2014	\$144,018,253
2015	\$152,485,538
2016	\$163,523,860
2017	\$174,443,451
2018	\$164,202,416

(Less Allowance For Loan Loss)



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College Scholarship Winners

Winners of \$1,500 College
Scholarships Awarded By MCCU



NAME	COUNTY	COLLEGE
COLTON FOWLER	BOSQUE COUNTY	TARLETON STATE UNIVERSITY
CONNOR R. HAYES	CORYELL COUNTY	TEXAS STATE UNIVERSITY
PHRE'LANDREA FONDON	FALLS COUNTY	TARLETON STATE UNIVERSITY
NICKOLAI GALLUPPO	HILL COUNTY	WESTERN MICHIGAN UNIVERSITY
TY HALE	LIMESTONE COUNTY	TEXAS A&M UNIVERSITY
CLAIRE JENKINS	MILAM COUNTY	TARLETON STATE UNIVERSITY
TUCKER GOBER	ROBERTSON COUNTY	TEXAS STATE TECHNICAL COLLEGE



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Board of Directors

Brenda Alligood Chairman of the Board
Iva Smith Vice Chairman
Edward Nors Board Treasurer
Debbie Hodges Board Secretary
Teri Hall Board Member
David Zajicek Board Member
Allan Sims Board Member

Supervisory Committee

Lyndon Middleton
Wanda Koehne Cornell
Brenda Alligood

Executive Team

Don Cox CEO/President
Kenny Beth Van Meter... Vice President, Operations
Mike Glockzin Vice President, Lending
Carrie Allen Vice President, Finance

