APCO Employees Credit Union
62nd Annual Membership Meeting
April 7th, 2016

1. Meeting Called to Order  Mr. John Valekis
2. Ascertain a Quorum      Mr. Greg Shipp
3. Invocation              Mr. Alan Russell
4. Pledge of Allegiance    Mr. Andrew Wilson
5. Minutes of the Last Meeting  Mr. Bob Roy
6. Report of the Directors  Mr. John Valekis
7. Report of the Treasurer  Mr. Mark Wilkinson
8. Report of the President  Mr. Derrick Ragland
9. Report of the Credit Committee  Mr. Edward Nesmith

UNFINISHED BUSINESS • NEW BUSINESS • ELECTIONS
RESOLUTION • DRAWING FOR DOOR PRIZES • ADJOURNMENT
The year 2015 was one of growth and transition for our Credit Union. During 2015 we relocated our Pelham branch to a new freestanding location, introduced successful loan promotions and launched a number of new products and services that offer our members a smarter way to manage their finances. We were also faced with bidding farewell to our President, Mr. Merrill Mann. Mr. Mann served the Credit Union over 30 years and we are grateful to him for his leadership and lasting legacy.

Replacing and transitioning to a new leader is one of the biggest responsibilities any Board faces. In our search for the right person to take over the leadership role from Mr. Mann, we were fortunate to have an individual on staff with the needed experience and necessary skills to lead our Credit Union. Derrick Ragland has served in a number of roles over his 34 year career, most recently as Chief Operating Officer. He began his new duties on January 1, 2016. The Board congratulates Mr. Ragland and we look forward to working with him in the future.

APCO Employees Credit Union remains a solid and competitive financial institution poised for the future. Sound investment strategies combined with low operating costs laid the foundation for unprecedented growth during 2015. Your Credit Union now has more than 71,000 members with $2.6 billion in total assets. Thanks to our industry leading rates, loans grew by an impressive 8.32% and for the second year in a row we have set a new net income record. We continued to pay a strong dividend rate of 1.00% APY on Share Accounts throughout the year while simultaneously increasing our capital adequacy ratio to 10.76% - an increase of 3.90%.

On behalf of the Board of Directors, I would like to thank our former President Merrill Mann, our new President Derrick Ragland, and our dedicated staff and volunteers for making 2015 another great year for APCO Employees Credit Union. I would also like to thank our members for their loyalty and for using the Credit Union’s services.

John Valekis
Chairman
GROSS INCOME DISTRIBUTION OF 2015 GROSS INCOME

Retained Earnings 33.2%
Dividends & Interest Paid To Members 40.4%
Operating Expense 11.4%
Salaries & Benefits 15.0%
Ever-increasing regulation, continued low interest rates and global economic concerns all created a challenging environment for financial institutions in 2015. However, as a result of our members’ ongoing loyalty and support, APCO Employees Credit Union experienced another record-breaking year.

APCO Employees Credit Union has positioned itself throughout its history as a leader in savings deposit rates and loan rates and remained the frontrunner in 2015. Your Credit Union paid well above market rates on deposits, returning 1.00% APY on Share Accounts and 1.51% APY on IRA Share Accounts throughout the year. Due to a culture of low operating expenses and a strong capital base, your Credit Union paid deposit rates well above any competitor.

APCO Employees Credit Union members received another excellent year in returns as dividends and interest paid to members totaled nearly $26 million for the year; $5 million more than was retained in capital. Because of a record breaking net income, the capital base was increased over $21 million, another record. Your Credit Union remains stronger than ever due to your support and loyalty.

Your Credit Union, again due to low operating expenses, was also able to offer very competitive rates on loans – particularly mortgage and auto loans. As a result of these low rates, total loans to members showed a solid increase of over 8% and nearly $57 million for the year.

As Treasurer, I would like to thank our President, Mr. Derrick Ragland, and his dedicated staff for their assistance in making my job a pleasure this year. Most importantly, I would like to thank our members for making 2015 another very successful year for your Credit Union.

Mark Wilkinson
Treasurer

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
<th>Increase or (Decrease)</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>2,599,286,233</td>
<td>2,496,951,037</td>
<td>102,335,196</td>
<td>4.10%</td>
</tr>
<tr>
<td>Member Loans</td>
<td>739,743,067</td>
<td>682,910,427</td>
<td>56,832,640</td>
<td>8.32%</td>
</tr>
<tr>
<td>Shares</td>
<td>1,830,528,681</td>
<td>1,757,645,733</td>
<td>72,882,948</td>
<td>4.15%</td>
</tr>
<tr>
<td>Certificates of Deposit</td>
<td>373,630,535</td>
<td>367,417,336</td>
<td>6,213,199</td>
<td>1.69%</td>
</tr>
<tr>
<td>Chek-Plus</td>
<td>119,152,556</td>
<td>114,556,304</td>
<td>4,596,252</td>
<td>4.01%</td>
</tr>
<tr>
<td>Reserves</td>
<td>264,046,219</td>
<td>243,763,607</td>
<td>20,282,612</td>
<td>8.32%</td>
</tr>
<tr>
<td>Undivided Earnings</td>
<td>15,600,000</td>
<td>14,800,000</td>
<td>800,000</td>
<td>5.41%</td>
</tr>
<tr>
<td>Number of Members</td>
<td>71,361</td>
<td>70,259</td>
<td>1,102</td>
<td>1.57%</td>
</tr>
</tbody>
</table>
The year 2015 was another eventful year in our history. Merrill Mann, our President, retired in December, capping off a very successful 30 year career and we are very grateful for his service. I am honored and thankful that our Board selected me to lead our Credit Union going forward. Even though we are under new leadership, our goal remains the same: provide the best possible value to our members.

In our continuing efforts to improve member convenience and service, during 2015 we moved the Pelham Branch to a new location on Huntley Parkway, introduced the new Visa EMV chip enabled credit card and added 3 new ATMs – raising our total to 50 across the state. Looking ahead to 2016, we will be introducing a new mobile banking application with remote deposit capture, an upgraded bill payer service and installing a new identity theft product, “Member Security Center”.

The credit union movement began with a very simple idea – that people could achieve a better standard of living for themselves and others by pooling their savings and making loans to neighbors and co-workers. That’s why this year’s theme for the credit union movement, “People Helping People” is so appropriately titled.

This mantra is not new to the credit union industry. It is a timeless concept that resonates with all generations, especially our millennials, who strongly value socially responsible organizations that put people before profit.

Your Credit Union has always embraced that spirit. This past October, we held our 11th Annual CU for Kids Golf Tournament and raised over $26,000 for Children’s of Alabama – a new record! I am also proud to report that just last month, over 70 of our employees and officials demonstrated our commitment to our community by participating in the Alabama Power Service Organization’s (APSO) Power Run benefiting the YMCA Healthy Communities Program.

In conclusion, I would like to thank each Board Member, Credit Committee Member, Supervisory Committee Member, and our Staff for their dedicated efforts in helping make 2015 a record setting year for our Credit Union. Most of all, I would like to thank you, our Members, for allowing us to serve your financial needs.

Derrick E. Ragland, Jr.
President / CEO
## COMPARATIVE BALANCE SHEET
December 31, 2015 and December 31, 2014

### ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
<th>Increase (Decrease)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member Loans</td>
<td>$739,743,067</td>
<td>$682,910,427</td>
<td>$56,832,640</td>
</tr>
<tr>
<td>Accrued Income on Loans</td>
<td>1,395,465</td>
<td>1,360,052</td>
<td>35,413</td>
</tr>
<tr>
<td>Allowance For Loan Losses</td>
<td>(2,535,841)</td>
<td>(2,339,163)</td>
<td>(196,678)</td>
</tr>
<tr>
<td>Cash</td>
<td>119,912,428</td>
<td>108,057,935</td>
<td>11,854,493</td>
</tr>
<tr>
<td>Corporate Credit Union</td>
<td>277,823,858</td>
<td>232,240,390</td>
<td>45,583,468</td>
</tr>
<tr>
<td>CUSO Investments</td>
<td>911,529</td>
<td>1,045,835</td>
<td>(134,306)</td>
</tr>
<tr>
<td>Federal Agency Securities</td>
<td>940,579,847</td>
<td>947,673,580</td>
<td>(7,093,733)</td>
</tr>
<tr>
<td>Federal Reserve Account</td>
<td>390,000,000</td>
<td>400,000,000</td>
<td>(10,000,000)</td>
</tr>
<tr>
<td>Trust for Credit Union Funds</td>
<td>55,645,757</td>
<td>55,636,658</td>
<td>9,099</td>
</tr>
<tr>
<td>NCUA Insurance Deposit</td>
<td>21,092,505</td>
<td>20,399,280</td>
<td>693,225</td>
</tr>
<tr>
<td>Furniture and Equipment</td>
<td>1,447,750</td>
<td>1,410,784</td>
<td>36,966</td>
</tr>
<tr>
<td>Land and Building</td>
<td>18,035,068</td>
<td>17,264,660</td>
<td>770,408</td>
</tr>
<tr>
<td>Other Assets</td>
<td>35,234,800</td>
<td>31,290,599</td>
<td>3,944,201</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$2,599,286,233</strong></td>
<td><strong>$2,496,951,037</strong></td>
<td><strong>$102,335,196</strong></td>
</tr>
</tbody>
</table>

### LIABILITIES AND CAPITAL

<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
<th>Increase (Decrease)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable</td>
<td>$3,497,182</td>
<td>$3,269,894</td>
<td>$227,288</td>
</tr>
<tr>
<td>Taxes Payable</td>
<td>128,305</td>
<td>121,712</td>
<td>6,593</td>
</tr>
<tr>
<td>Unposted Transactions</td>
<td>255,592</td>
<td>1,173,188</td>
<td>(917,596)</td>
</tr>
<tr>
<td>Accrued Interest Payable</td>
<td>1,786</td>
<td>2,473</td>
<td>(687)</td>
</tr>
<tr>
<td>Super Chek-Plus</td>
<td>119,152,556</td>
<td>114,556,304</td>
<td>4,596,252</td>
</tr>
<tr>
<td>Time Deposit Certificates</td>
<td>373,630,535</td>
<td>367,417,336</td>
<td>6,213,199</td>
</tr>
<tr>
<td>Shares</td>
<td>1,830,528,681</td>
<td>1,757,645,733</td>
<td>72,882,948</td>
</tr>
<tr>
<td>Regular Reserve</td>
<td>42,778,577</td>
<td>42,778,577</td>
<td>0</td>
</tr>
<tr>
<td>Other Reserves</td>
<td>213,713,019</td>
<td>195,185,820</td>
<td>18,527,199</td>
</tr>
<tr>
<td>Retained Earnings</td>
<td>15,600,000</td>
<td>14,800,000</td>
<td>800,000</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND CAPITAL</strong></td>
<td><strong>$2,599,286,233</strong></td>
<td><strong>$2,496,951,037</strong></td>
<td><strong>$102,335,196</strong></td>
</tr>
</tbody>
</table>
## COMPARATIVE STATEMENT OF INCOME & EXPENSE

### INCOME

<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
<th>Increase/Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest on Loans</td>
<td>$32,991,753</td>
<td>$30,849,621</td>
<td>$2,142,132</td>
</tr>
<tr>
<td>Income from Investments</td>
<td>26,830,091</td>
<td>27,493,318</td>
<td>(663,227)</td>
</tr>
<tr>
<td>Other Income</td>
<td>3,701,036</td>
<td>3,917,476</td>
<td>(216,440)</td>
</tr>
<tr>
<td><strong>GROSS INCOME</strong></td>
<td><strong>$63,522,880</strong></td>
<td><strong>$62,260,415</strong></td>
<td><strong>$1,262,465</strong></td>
</tr>
</tbody>
</table>

### EXPENSES

<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
<th>Increase/Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries</td>
<td>$6,665,902</td>
<td>$5,997,348</td>
<td>$668,554</td>
</tr>
<tr>
<td>Borrower’s Insurance</td>
<td>15,000</td>
<td>162,509</td>
<td>(147,509)</td>
</tr>
<tr>
<td>Provision for Loan Losses</td>
<td>2,375,469</td>
<td>3,612,890</td>
<td>(1,237,421)</td>
</tr>
<tr>
<td>Association Dues</td>
<td>130,249</td>
<td>127,904</td>
<td>2,345</td>
</tr>
<tr>
<td>Federal Income Tax</td>
<td>20,000</td>
<td>(64,075)</td>
<td>84,075</td>
</tr>
<tr>
<td>Surety Bond Premium</td>
<td>93,659</td>
<td>122,512</td>
<td>(28,853)</td>
</tr>
<tr>
<td>NCUA Deposit Insurance Expense</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Examination Fees</td>
<td>280,015</td>
<td>244,617</td>
<td>35,398</td>
</tr>
<tr>
<td>Professional Services</td>
<td>1,094,277</td>
<td>1,096,729</td>
<td>(2,452)</td>
</tr>
<tr>
<td>Interest on Borrowed Money</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Stationery and Supplies</td>
<td>110,643</td>
<td>126,489</td>
<td>(15,846)</td>
</tr>
<tr>
<td>Cost of Space Occupied</td>
<td>742,540</td>
<td>704,583</td>
<td>37,957</td>
</tr>
<tr>
<td>Educational Expense</td>
<td>83,273</td>
<td>87,642</td>
<td>(4,369)</td>
</tr>
<tr>
<td>Loan Servicing Expense</td>
<td>653,659</td>
<td>581,801</td>
<td>71,858</td>
</tr>
<tr>
<td>Depreciation - Furniture</td>
<td>315,955</td>
<td>305,797</td>
<td>10,158</td>
</tr>
<tr>
<td>Social Security Taxes</td>
<td>447,352</td>
<td>417,115</td>
<td>30,237</td>
</tr>
<tr>
<td>Other Insurance</td>
<td>104,432</td>
<td>105,793</td>
<td>(1,361)</td>
</tr>
<tr>
<td>Communications</td>
<td>480,054</td>
<td>510,018</td>
<td>(29,964)</td>
</tr>
<tr>
<td>Bank Service Charge</td>
<td>84,931</td>
<td>82,344</td>
<td>2,587</td>
</tr>
<tr>
<td>Unemployment Compensation Tax</td>
<td>27,672</td>
<td>11,299</td>
<td>16,373</td>
</tr>
<tr>
<td>APCO CUSO Expense</td>
<td>38,550</td>
<td>38,550</td>
<td>0</td>
</tr>
<tr>
<td>Conventions and Conferences</td>
<td>236,040</td>
<td>348,722</td>
<td>(112,682)</td>
</tr>
<tr>
<td>Supervisory Committee Expense</td>
<td>55,288</td>
<td>55,480</td>
<td>(192)</td>
</tr>
<tr>
<td>Cash Over and Short</td>
<td>1,122</td>
<td>6,052</td>
<td>(4,930)</td>
</tr>
<tr>
<td>Annual Meeting Expense</td>
<td>13,928</td>
<td>11,779</td>
<td>2,149</td>
</tr>
<tr>
<td>Maintenance To Equipment</td>
<td>227,513</td>
<td>222,685</td>
<td>4,828</td>
</tr>
<tr>
<td>Employee Benefits</td>
<td>2,357,673</td>
<td>2,207,202</td>
<td>150,471</td>
</tr>
<tr>
<td>Interest on Deposits</td>
<td>6,462,040</td>
<td>6,582,395</td>
<td>(120,355)</td>
</tr>
<tr>
<td>Dividends to Members</td>
<td>19,208,981</td>
<td>18,507,849</td>
<td>701,132</td>
</tr>
<tr>
<td>Misc. General Expense</td>
<td>114,051</td>
<td>111,057</td>
<td>2,994</td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>$42,440,268</strong></td>
<td><strong>$42,325,086</strong></td>
<td><strong>$115,182</strong></td>
</tr>
</tbody>
</table>

### NET INCOME

<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
<th>Increase/Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>To Regular Reserves</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>To Other Reserves</td>
<td>20,282,612</td>
<td>19,135,329</td>
<td>1,147,283</td>
</tr>
<tr>
<td>To Undivided Earnings</td>
<td>800,000</td>
<td>800,000</td>
<td>0</td>
</tr>
<tr>
<td><strong>NET INCOME</strong></td>
<td><strong>$21,082,612</strong></td>
<td><strong>$19,935,329</strong></td>
<td><strong>$1,147,283</strong></td>
</tr>
</tbody>
</table>
Report of the Credit Committee

Members of the Credit Committee For the Year 2015 were as follows:

Ed Nesmith (Chairman) ........................................... Retired, Alabama Power Company
Joe Shannon .......................................................... Alabama Power Company
Carlton Stephens ..................................................... Alabama Power Company
Melinda Hurd .......................................................... Alabama Power Company
Vicki Page .............................................................. Alabama Power Company
John Ohlson ............................................................ Retired, Alabama Power Company
Jim Moore ............................................................... Retired, Alabama Power Company
C.L. Little (Emeritus) ................................................ Retired, Alabama Power Company

Loan Officers for 2015

Stephanie Brown Brenda Dunagan Taylor Knox Roy Sims
Michael Bruno Myron Freeman Tony LaRussa Betty Tyler
Marrisa Cameron Rus Fuller Mimi Mercer John Wheless
Christopher Chapman Matt Gillard Jane Norton Andrew Wilson
Morgan Churchwell Jason Jones Michelle Reid
Michael Conley Nashika Kidd Andrea Richards
Rachael Dawson Mark Kirkland Alan Russell

In accordance with the bylaws of your Credit Union, all loan applications submitted by members (excluding real estate and indirect) were reviewed by the Credit Committee. Our job was made easier due to the fine job the loan officers performed in presenting the applications for consideration.

The total amount of all loans approved in 2015 was $207,937,123. On average, each loan officer approved $7,701,374 in loans. The average amount per loan approved was $8,176. The Committee wishes to express its appreciation for the excellent job Mr. Ragland, Mr. Mann, Mr. Mink and their staff do each year. The Committee has continued to balance the risk of default with the financial needs of the membership.

Ed Nesmith
Chairman
As required by law, the APCO Employees Credit Union Supervisory Committee is responsible for the annual audit of the Credit Union records. The Committee authorized the CPA firm, Barfield, Murphy, Shank & Smith, LLC, to perform the audit for the period ending June 30, 2015. The audit was performed and the results were approved.

In addition to the CPA audit, the Alabama Credit Union Administration and the National Credit Union Administration performed their annual examination for the period ending March 31, 2015. The Supervisory Committee reviewed the results of these audits with the Board of Directors and the Credit Union President when they were completed.

The Alabama Credit Union Administration and the National Credit Union Administration examinations, as well as the CPA audit, revealed that APCO Employees Credit Union was being managed in an efficient manner and its financial records were being maintained with accuracy.

An additional function of the Supervisory Committee is the review of past due loans and uncollectible debts. During 2015, the Committee, with the assistance of the Credit Union President, reviewed outstanding loans and recommended to the Board of Directors that 1760 loans totaling $2,520,341 be charged to the Allowance for Loan Losses Account. The Board took affirmative action on the Committee’s recommendation.

The Supervisory Committee appreciated the assistance provided by Mr. Mann and his staff in helping the Committee carry out its responsibilities.

Ann Wilkinson, Chairperson
Celia Yates, Member
Allison Boone, Member
BOARD OF DIRECTORS

Officers: Mark Wilkinson, Bob Roy, John Valekis, Wendell Pate

Directors: Bill Bass, Sal A. Marino, Billy Gober

Directors: Greg Shipp, Melinda Lopez
CREDIT COMMITTEE

(Front Row) Vicki Page, Carlton Stephens, Melinda Hurd, Jim Moore
(Back Row) Joe Shannon, John Ohlson, Ed Nesmith

SUPERVISORY COMMITTEE

Celia Yates, Ann Wilkinson, Allison Boone
EMPLOYEES BY BRANCH & DEPARTMENT

Main Office

Derrick E. Ragland, Jr. – President / CEO
Blane Mink – Vice President / CFO
Andy Rush – Vice President

ACCOUNTING
Drenna Tucker, Accounting Manager
Cor’darius Bland, File Clerk
Janna Clark, Bookkeeper
Debbie Pope, Bookkeeper
Jill Williams, Bookkeeper

ADMINISTRATIVE
Danna Home, Administrative Manager
Valencia Boyd, Administrative Assistant
Miranda Joseph, Internal Auditor
Kalithe’a Morel-Eboigbe, Accounting Rep.

COLLECTIONS
Michael Conley, Collections Manager
Jerry Broome, Loan Adjuster
Carol Jackson, Loan Adjuster
Herb Kirby, Loan Adjuster
Stephen Smith, Loan Adjuster

COMPLIANCE/HR
Christopher Greely, General Counsel
Laura Mullins, HR Supervisor

CUSO
Don Manuel, CUSO Executive
Stephanie Brown, Department Supv.
Amanda Ray, Loan Processor
Alex Walls, Loan Processor

DATA PROCESSING
Greg Young, IT Manager
Al Coleman, IT Supervisor
Juan Mitchell, IT Specialist
Brandon Rowell, IT Representative
Alex Woodman, IT Representative

LENDING
Andrew Wilson, Loan Manager
John Wheless, Loan Dept. Supv.
Amari Battle, File Clerk
Christopher Chapman, Loan Counselor
Donna Dickerson, Loan Processor
Rus Fuller, Loan Counselor
Matt Gillard, Branch Supervisor
Angela Piazzo, Receptionist
Andrea Richards, Loan Counselor
Ray Sims III, Mortgage Dept. Supv.
Antoinette Smith, File Clerk
Ashley Tindle, Loan Counselor
Betty Tyler, Loan Counselor

MARKETING
Caitlin Brothers, Business Development

MEMBER SERVICE
Alan Russell, Member Service Manager
Lidia Ellenburg, Call Center Supv.
Kaylen Apodaca, MSR
Kimberli Ard, Savings Counselor
Amie Bradford, Asst. Branch Supervisor
Lataunya Buggs, MSR
Jessica Byner, Head MSR
Kimberly Clayton, MSR
Jen At Cox, MSR
Penny Gerber, VISA Rep.
Pam Gilmer, Savings Counselor
Towarda Hobson, MSR
Priscilla Jones, New Accounts Supv.
Laura Renstrom, MSR
Deja Slaughter, MSR
Kathy Van Horn, MSR
Abbey Vining, MSR

VISA
Leigh Nichols, VISA Supervisor
Elizabeth Davis, VISA Representative

Branch Offices

CHELSEA
Michael Bruno, Branch Supervisor
Emily Bookout, MSR
Carol King, Head MSR
Chenelle Slaughter, MSR

CLANTON
Mimi Mercer, Branch Supervisor
Lynn Cobb, MSR
Morgan Guthas, MSR
Caroline Hodkins, MSR

CORPORATE HQ
Terry Alexander, Head MSR
Elizabeth Painter, MSR

DOTHAN
Mark Kirkland, Branch Supervisor
Jane Norton, Asst. Branch Supervisor
Donna Haisten, Head MSR
Regan Lawson, MSR
Jerri Ward, MSR

HUEYTOWN
Jayce Norwood, Head MSR
Glennoria May, MSR

INVERNESS
Jason Jones, Branch Supervisor
Carol Bryant, MSR
Gail Bush, MSR
Megan King, Head MSR
Taylor Knox, Loan Counselor

JASPER
Brenda Dunagan, Branch Supervisor
Cynthia Farley, MSR
Brandy Hembrick, MSR
Rikki Higginbotham, Head MSR
Sherry Hillesstad, MSR
Ashley Madison, MSR
Angela Tucker, MSR
Beth Williams, Loan Processor

MOBILE
Michelle Reid, Branch Supervisor
Mickel Crawford, MSR
Nashika Jones Kidd, Head MSR

MONTGOMERY
Jessie H. Sneffgrove, Head MSR

PELHAM
Rachael Dawson, Branch Supervisor
Sarah Carter, Asst. Branch Supervisor
Tina Dillashaw, MSR
Dausha Jackson, MSR
Alyssa Wilkinson, MSR

TRUSSVILLE
Tony LaRussa, Branch Supervisor
Candice Morris, Head MSR
Lauren Thompson, MSR
Kathy Williams, MSR

TUSCALOOSA
Marrisa Cameron, Branch Supervisor
Robyn T. Griffin, Head MSR
Halley Keyes, MSR
Jasmine Whitfield, MSR

WEST MOBILE
Morgan Churchwell, Branch Supervisor
Renia G. Davis, Head MSR
Anna Gwin, MSR
REMEMBERING JACK WISDOM

A PCO Employees Credit Union is mourning the loss of longtime Director Jack H. Wisdom, who passed away on Friday, February 19, 2016, at the age of 90.

Mr. Wisdom was an Electrical Engineer with Alabama Power Company until he retired after 38 years of service. He also cofounded a small stock investment group – Power Investors. A dedicated Board Member of APCO Employees Credit Union for 55 years, Mr. Wisdom served on various committees lending his talent in the service of the Credit Union as a volunteer through five decades.

Mr. Wisdom will be remembered for his commitment and integrity while helping to lead this organization. He was passionate about the Credit Union and will be missed by the Board of Directors, staff and members here at APCO Employees Credit Union as well as throughout the community.