



# 2020 ANNUAL REPORT



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## 2021 Annual Meeting Agenda

### 6:30pm - Business Meeting

- o Open the Meeting – Welcome
- o Establish a Quorum
- o Minutes of 2020 Meeting / Approval
- o Nominating Committee Report
- o Board Chair Report
- o Supervisory Committee Report
- o Treasurer's Report
- o Other Business
- o Open Questions & Answers
- o Meeting Adjourned

## SPIRIT OF ALASKA FEDERAL CREDIT UNION 2020 ANNUAL MEETING MINUTES

August 6, 2020

**Open the Meeting** – Spirit of Alaska Federal Credit Union’s (SoAFCU) 60th Annual Meeting was called to order by Chairman Charlie Sparks at 6:30 pm at the Johansen Branch of SoAFCU. Charlie thanked everyone for connecting via Zoom, and explained that the board will offer an open session of questions and answers before adjournment as part of the meeting minutes. Charlie also introduced the other board directors that were present for the meeting: Patty Loud, Glenn Potts, Margaret Hernandez, Bruce Foote, and Mark Young. Anthony Rizk, President and CEO, introduced the management team and acknowledged the credit union’s great leadership team, which has greatly helped the credit union have another successful year in all areas. Anthony addressed the delay in the annual meeting from the usual April timeframe to August due to COVID. This is also the first ever annual meeting that has been done through Zoom, again because of COVID. NCUA regulatory/compliance has provided for virtual annual meetings for the 2020 year. It remains to be seen whether 2021 would cause the CU to push the meeting out again. All hope is that we can return to the normal April timeframe to host the annual meeting.

**Read Minutes of 2019 Meeting:** Motion made and seconded to waive the reading and approve the minutes of the Annual Meeting of April 18, 2019. Charlie asked for members who wanted to not approve the meeting minutes to speak up through their computer/phone connection or to send in a chat message through the Zoom chat tool. There was no one who spoke up on the phone or via chat. No discussion, motion passed.

**Establish Quorum** – A quorum was established by Charlie Sparks & Ruth Prato, Chairman of the Supervisory Committee, with at least 15 members present. Some board members were present at the Johansen branch and some board members were connected remotely via Zoom. All other members were connected through Zoom. There were three members connected through Zoom and it was not obvious

by user name or phone number who the members were. Two of those members were finally identified once some short lived audio glitches prevented them from being heard. One attendee of the meeting was never identified. This member’s onscreen Zoom user name was “A”.

**Nominating Committee Report:** Glenn Potts, Board Treasurer, provided the Nominating Committee Report. Glenn stated the Nominating Committee had no open board seats at this time; all seats are full.

**Supervisory Committee Report:** Ruth Prato, chairwoman of the Supervisory Committee recapped the committee’s 2019 annual report. She spoke to rehiring Hauser Jones and Sas to complete the 2019 financial audit. Ruth stated that the results of the 2019 external audit showed that the financial statements of the Credit Union accurately reflect the financial position of the organization. She spoke to adding Francine Davis to the committee in 2019 and having one member resign in early 2020. The committee is still looking for one qualified member to join. Ruth thanked the Board of Directors and management team for their support with the various audits that were completed.

**Board Chair Report:** Board Chair Charlie Sparks officially welcomed everyone to the meeting. Charlie said his report as the Chairman is also in the Annual Report for 2019. Given that the meeting was virtual as a pandemic pre-caution, Charlie said he was happy to see a good turnout. The Chairman’s and President’s Report appearing in the 2019 Annual Report was read to everyone. Charlie thanked Anthony Rizk, President & CEO, for his leadership and the great job the staff in general has done during a challenging COVID year. Charlie went on to talk about the credit union’s performance in 2019 by highlighting outstanding member service, superior underwriting, efficient operations, and assets totaling over \$159M at the end of 2019, a 3% increase over 2018. Charlie also highlighted very competitive savings and checking rates paid to members. The credit union also gives back to the membership through offering low loan rates. In this current low-rate environment of our economy, the credit union is positioned to do well when rates begin to rise.



Charlie also spoke on the new online and mobile banking platform the credit union will move to in the October/November 2020 time range. It brings new, robust features the membership have been asking for and Charlie said members will be impressed with the new platform. Next, Charlie mentioned the new Card Services platform put in place that creates a tighter integration with our core processor. It too brings more robust functionality for cards and services for the members, including both debit and credit cards. For example, cards are now tokenized, which means they can be used at Apple and Google Pay merchant locations where offered. CardValet and uChoose Rewards are also new services for members to use which help manage their cards more efficiently.

Charlie talked about the credit union's continued push of financial literacy to benefit the youth in the community, specifically within the school district's elementary and high schools. The credit union's Banzai platform has helped achieve greater adoption of financial literacy education in local classrooms. The more stable, informed, and financially literate the member is, the better their ability to achieve financial success into the future.

Charlie addressed the topic of professional staff development at the credit union and how it has been an initiative in 2019 to expand staff training where needed. Properly trained staff helps provide the foundation for more efficient operations at the credit union and continued financial achievement. ERM and BSA certifications, compliance certifications, participation at the FMS Forum, CUNA CEO Council, CUNA WCMS School, and Audit certifications are all examples of staff training we perform routinely.

Charlie spoke on the local community support the credit union is involved in annually. 2019 was typical of previous years concerning the amount of community effort we became involved in to help make the community stronger. Cheers for Gears, United Way, local high school sports programs, Interior Youth Basketball, FYSA, and the Yukon Quest are just a handful of the organizations that the credit union works with annually in some type of community support effort. Spirit of Alaska FCU routinely gives a greater proportion of margins back to the community

than other financial institutions, consistent with our community charter as a Federal Credit Union.

Charlie thanked the membership and stated how important it was that as a credit union, we understand, at the highest level, that the credit union exists to serve our members. The credit union thanks all of its members for their continued support. Our goal is to serve all of our member's financial needs.

**Treasurer's Report:** Glenn Potts, Board Treasurer, gave the Treasurer's Report as it appears in the Annual Report for 2019. It was another great year for the credit union. The report reflects the financial benefits to our members and to our community in 2019. Glenn reported that there was an increase in dividend payments of 42% to members in 2019 versus 2018, from \$341K to \$486K. Glenn also said that the credit union's total assets have increased by more than 3% in 2019 and business planning is forecasting as much or more growth in 2020. Management has positioned the credit union to withstand potentially higher than normal loan loss as a result of COVID. End of year ROA for 2019 was .79%, which is higher than both our Alaska and National peer group's ROA. End of year Net Worth finished at 12.98%, which is also higher than both our Alaska and National peer group's Net Worth. Overall, Spirit of Alaska FCU maintained excellent profitability/income ratios for 2019. The credit union is positioned to increase income dramatically in a raising rate environment, whenever that may be in the future. Glenn closed out his Treasurer's report at that time.

**Other Business:** Anthony talked about the credit union's community involvement, including support for UAF School of Management, and the Banzai program. Anthony asked Sarah, VP marketing, to speak on the Banzai program and how it works to help teach financial literacy to students. It's a great resource that covers budgeting, savings accounts, checking accounts, how to save for home ownership, FICO score, and many more features. Anthony spoke on loan growth in general and how all three loan portfolios have performed well. Anthony asked Christy Waters, VP Operations, to speak on the Consumer Loans area, and how the service we try to provide helps drive loan growth. Members come back based on service.

The credit union does auto loans, toy loans (ATVs), RVs, etc. Christy also spoke about CoASP, the new online banking platform. The project is still active and ongoing and our expectation is to go live sometime around the end of October. The new platform has many new capabilities, including a new feature that prevents users from being locked out of their online account that requires SOA staff assistance. Christy also mentioned other features, including Remote Deposit Capture (RDC), and how the credit union is excited to offer RDC to our membership. The new platform will be more responsive for those who use online banking, and has improved features available to members.

Anthony addressed COVID and some of the actions that were taken to help mitigate the risk, which included closing branches to foot traffic on March 21st and re-opening on June 1st. Anthony spoke on the various service channels that were available to members such as our drive-ups, ATMs, online banking, mobile banking, and the walkup automated teller in the entry way of Johansen. All of these channels efficiently served the membership during restricted foot traffic, and members seem pleased with how we managed the entire COVID pandemic.

Nicolle DeVito, internal auditor, spoke about the new card services platform that went live in January 2020. Nicolle also highlighted uChoose Rewards program and the CardValet. CardValet is a tool which allows members to have more control over their personal debit and credit cards using an app. Members can manage their cards when they travel, shut them off entirely, and receive notification alerts about specific activity on their accounts.

To complete the attendance log, Anthony requested a name from the members who called into the Zoom virtual meeting, but were not displaying a name, and this was completed. For annual meeting purposes, we are required to take full attendance. This was completed before the Q & A session started.

**Open Questions and Answers:** Member Heather Koponen began her question about the credit union's origin and that we originally began as a credit union started by teachers for teachers. She asked what things the credit union was doing as far as content

offerings to teachers and students, and what type of special support might the credit union be doing as direct support for the teachers. Anthony spoke about Banzai and referenced its earlier introduction into the meeting by Sarah Geer. Anthony stated this is what the credit union was providing in the form of educational content in the form of financial literacy education. Anthony stated there had been no direct support given for teachers across the district at this time. There has also been no requests for this type of support from teachers at this time. Sarah talked about her involvement and being invited into classrooms to talk with students about financial literacy. Teachers will reach out from time to time and request someone come into the classroom. Sarah also referenced Banzai's library of articles that also provides great resources for education.

Member Heather Koponen asked if the credit union was doing anything financially directly for teachers such as reduced loan rates, personal loans, etc. Both Anthony and Charlie spoke to this and said the credit union offers low rates to all members today. NCUA regulations would prohibit differential service/treatment of members. COVID assistance is available on an as-needed basis. The credit union has performed a large number of skip-a-pay transactions for members who are needing the help due to COVID.

Charlie quickly re-introduced the board members and gave each an opportunity to speak. Mark Young, Patty Loud, and Margaret Hernandez all spoke about their short time as a board member so far. Charlie Sparks also recognized Charlie Dexter, a former board member. Bruce was also introduced as one of the founding members of Spirit of Alaska FCU. Bruce has a lot of institutional knowledge and history.

Ruth Prato, Chairwoman of the Supervisory Committee, was given opportunity to introduce the members of the Supervisory Committee. They were Ruth Prato, Francine Davis, Amy Issacson, and Christa Baysinger. She thanked them for their service.

Member Heather Koponen asked how the community was doing from the perspective of the credit union from the financial and economic impact of COVID. Steve Carlson, CFO, addressed her question and spoke that the credit union hasn't seen much change

in the economy as of yet. He explained rates are very low and that low rates do have an immediate effect on interest margin. Member's behavior is changing rapidly. Members are saving, not spending, and there are deposit increases industry-wide in Alaska and across the country. The credit union is anticipating some difficult times possibly because of COVID. To weather the storm, we are prepared with a strong net worth. Members are cautious right now. Charlie also mentioned the credit union is very strong and our projections shows the credit union coming out on the other end in good shape. Nicolle spoke on our very low delinquency ratio which tells us members are paying their loans, and we are not experiencing charge offs.

Member Mary (first name), asked if the CU was invested in the stock market. Steve spoke on this and said the CU was not allowed to invest for regulatory reasons. Anything the CU invests must be backed by the full faith of the US Government. We are very conservative as a CU when it comes to investing. We are very safe, and being safe doesn't always bring in the best yields.

Anthony thanked both the board of directors and supervisory committee members. Anthony thanked the management team and gave them all kudos.

Charlie Sparks then moved to adjourn the meeting at that time as there were no further questions or comments. Motion made to adjourn the meeting by Glenn Potts, and motion was seconded by Mark Young. No further discussion. Meeting officially adjourned at 7:51 PM.

**Meeting Adjourned:** With no further business or questions, the 2020 Annual Meeting was adjourned at 7:51 PM.

### **Prepared by:**

Anthony Rizk .....Recording Minutes  
 Glenn Potts ..... Secretary/Treasurer  
 Charlie Sparks..... Chairman

# Chairman & President's Report

I am happy to report that 2020 was another outstanding year for Spirit of Alaska Federal Credit Union (SoAFCU). The credit for this performance goes to CEO Anthony Rizk and his team. Despite the low interest rate environment and pandemic challenges SoAFCU realized superior margins, return on assets and return on equity. At the end of 2020, SoAFCU had assets of almost \$185 million, an increase of \$26 million or 16% over the previous year. This increase was greater than the previous 10 years.

- H. Charles Sparks



↓ **0.71%**  
Return on Assets (ROA)  
Above National Averages

↓ **12.35%**  
Net Worth/Capital

↑ **\$185** million in assets  
16% Asset Increase Over 2019

Melinda Harris works on her laptop at the Johansen Branch

Arrows indicate an increase or decrease from the previous year's performance.

**The COVID pandemic was a historic challenge to SoAFCU and I am proud of our response. Initially we closed all our branches to foot traffic on March 21, 2020, and met members needs through drive-up, by appointment only and through ATM facilities.**

### **COVID-19 Response**

SoAFCU was probably the best equipped financial institution in Fairbanks to handle COVID disruption. Having multiple branch locations, and a walk-up window at Johansen, allowed members access to all services with low wait times.

When COVID infection rates declined enough to reopen, and by following CDC and State of Alaska guidelines, we reconfigured our member facing areas to provide safe barriers for both members and staff and reopened our doors on June 1, 2020. Following our initial reopening we monitored infection rates for the interior and made the difficult decision to close branches a 2nd time on November 17, 2020 when the community experienced a large spike in early winter. We were able to reopen on January 11, 2021.

SoAFCU learned a lot from working remotely and providing enhanced digital services to members. We are focused on outstanding member service, superior loan underwriting, and efficient operations as this allows us to offer some of the highest rates on savings while also being very competitive on loan terms.

### **Expanded Digital Services**

During 2020 we launched some different software platforms which allowed us to expand our digital services. These included a new online banking platform (e-Teller), a new mobile banking app (Mobiliti),

uChoose Rewards, and Card Valet. Part of the new online banking platform is the implementation of Remote Deposit Capture (RDC) in early 2021. We will continue to challenge our staff to be creative in how we provide member services.

### **Financial Literacy**

School closings during the past year did not deter usage of our BANZAI program in area schools. BANZAI is an online, turnkey curriculum for youth from elementary through high school that builds financial literacy. We've added more teachers and

schools during year despite the movement to online learning due to COVID. Financial literacy is an important mission of credit unions, we believe strongly that this knowledge leads to better informed decisions, and financially strong members. If you want to learn more about this resource, please ask.

### **Community Engagement**

As the largest local credit union in the interior of Alaska, community engagement is something we take very seriously. As in past years, SoAFCU supported numerous local organizations during 2020. These include Fairbanks Youth Soccer Association, Fairbanks Native Association, The United Way of the

Tanana Valley and the University of Alaska Fairbanks, to name just a few. Among all the financial institutions in the community we believe we return the highest proportion of our earnings back to the community. If you are involved in a local service organization that is deserving of support, please tell us about it!

### **Thanks to Membership**

Looking to the future we all miss face-to-face member appreciation events like our annual meeting, annual picnic and other face-to-face events that exemplify credit

union membership. With infection rates falling, and vaccination rates increasing we look forward to hosting these events in the future as the dangers from COVID are reduced. The Board and staff of SoAFCU would like to thank you for your membership and support of SoAFCU. As a member-owned financial cooperative that prospers through the support of its members we never forget that we work for you! As always, we are thankful for your continued support and we welcome the opportunity to serve all your financial needs.

**H. Charles Sparks, Board Chair**  
**Anthony Rizk, President/CEO**

***SOAFCU was probably the best equipped financial institution in Fairbanks to handle COVID disruption.***





# Supervisory Committee Report

The Supervisory Committee is composed of a group of volunteer members responsible for helping ensure the safety and soundness of the Credit Union.

The Supervisory Committee is composed of a group of volunteer members responsible for helping ensure the safety and soundness of the Credit Union. This responsibility is exercised in accordance with the Federal Credit Union Act and Spirit of Alaska Federal Credit Union's bylaws. The Committee fulfilled its responsibilities through the supervision of the internal audit function, engagement of an external financial auditor, and review of the National Credit Union Administration's (NCUA) recent examination results and related matters.

It is the Supervisory Committee's responsibility to oversee all aspects of the Credit Union to determine that it operates within regulatory guidance and internal procedures to ensure members' assets are safeguarded. To fulfill this function, the committee monitors and evaluates the quality of the Credit Union's finances, operations, and records using various tools. Additionally, the committee reviews member account records to verify their accuracy.

The Vice President of Internal Audit is the primary contact and performs the audit functions. The internal audit duties are overseen by the Supervisory Committee to separate this function from management control. This provides both independence and streamlined reporting.

Based on their performance on the 2018 and 2019 audits and given the unique challenges of a global pandemic, Hauser Jones & Sas were again hired to conduct the 2020 external financial audit

of the Credit Union. The results of the 2020 audit concluded that the financial statements of the Credit Union accurately represent the financial position of the organization and supports management's commitment to accurate financial reporting.

On March 31, 2020, the Spirit of Alaska Board of Directors approved the admission of Christa Ogawa Baysinger to the Spirit of Alaska Supervisory Committee. The committee continues its search for additional members to the committee.

During 2020, in light of the rapid onset of a global pandemic, the Committee implemented virtual meetings in order to protect committee members and continue to meet quarterly to review institutional procedures to safeguard the Credit Union's assets. Results of audits show the Credit Union is performing its duties well with financial accountability and prudent management decisions.

As in prior years, the Supervisory Committee continues to work diligently with the board of directors to address any and all NCUA recommendations.

We would like to express our appreciation to the Board of Directors and management for their support and assistance during the various audits and continued efforts in making Spirit of Alaska Federal Credit Union our members' primary financial institution.

**Ruth Prato, Chair**  
**Francine Davis**

**Amy Isaacson**  
**Christa Ogawa Baysinger**



# Treasurer's Report

**Glenn Potts, Board Treasurer**

## How Spirit of Alaska Benefited Our Members In 2020

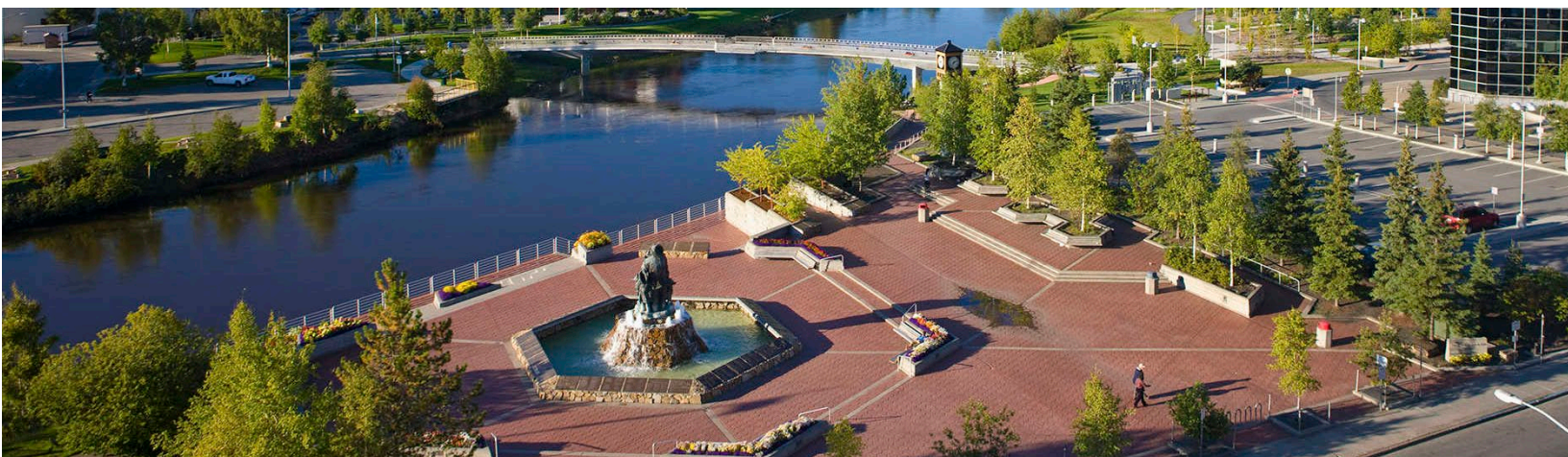
- Asset growth of 16.12% primarily driven by growing member deposits
- \$44,959 (9.24%) increase in dividend payments to members in 2020 vs 2019
- Very low charge-off rate of 0.16%
- End of Year Return on Assets was at 0.71%, above national peer average
- End of Year Net Worth was 12.35%
- Excellent profitability ratios (see President/Chair report)
- Positioned to significantly increase income in a rising interest rate environment
- Excellent external audit for 2020
- Continued low loan rates
- Continued strong community involvement

## How Spirit of Alaska Benefited Our Community In 2020

The following is a partial list of organizations that Spirit of Alaska FCU supported.

- UAF School of Management
- University of Alaska Fairbanks
- Fairbanks Chamber of Commerce
- Banzai Financial Education available for schools, our membership, and the community
- Fairbanks Youth Soccer Association
- Alaska Police Officers Association
- Air Force Association
- Ice Dogs Hockey
- United Way of the Tanana Valley
- Hunter Elementary Trick or Treat
- Interior Youth Basketball
- Fairbanks Native Association Basketball Tournament
- Farthest North Girl Scouts
- Rotary Fairbanks

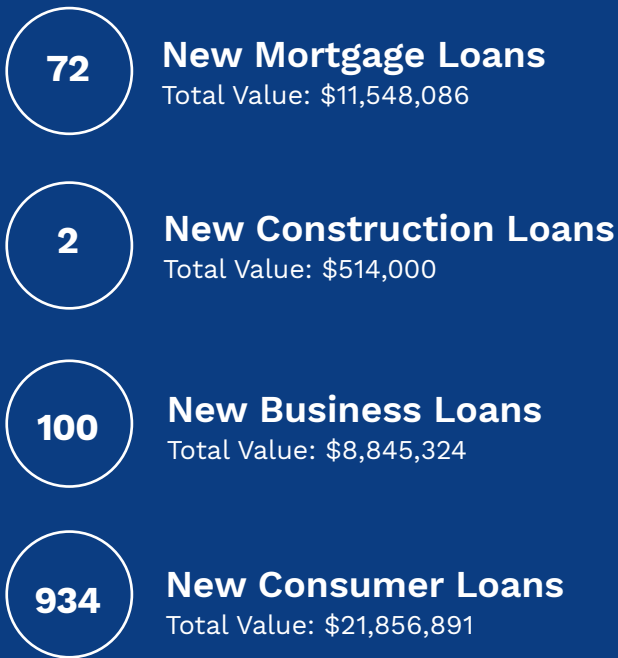
Treasurer's Report continued on next page



# Loan Growth

All of our loan departments performed well in 2020.

Our Business Loans department supported business members through federal Paycheck Protection Program Loans.



# Call Center Service

On average, our call center picked up a member's call within 60 seconds or less throughout the year.

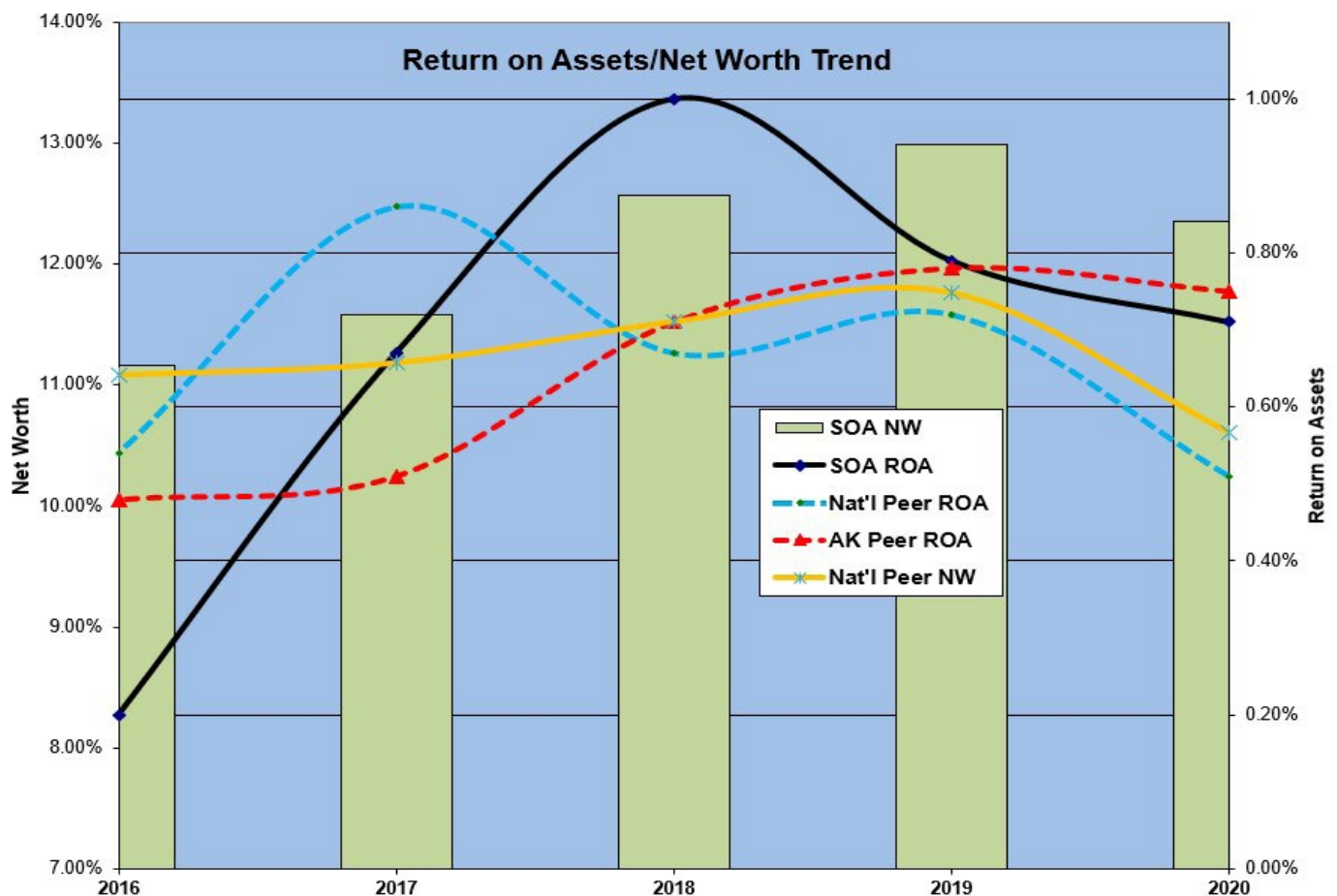


# Performance Ratios

The below ratios detail our performance from 2017 - 2019 based on other credit unions in Alaska, as well as national NCUA data.

RATIOS	2020	2019	2018
Net Worth	12.35%	12.98%	12.57%
ROA (average assets)	0.71%	0.79%	1.00%
NCUA Alaska Average ROA	0.75%	0.78%	0.71%
NCUA Peer Group ROA	0.51%	0.72%	0.67%

The below graph details our performance from 2016 - 2020 based on other credit unions in Alaska, as well as national NCUA data. See detailed income and assets yearly comparison figures on the next page.





# Statement of Financial Condition

## Assets & Liabilities

### Assets

ASSETS	2020	2019	2018
Cash Items	\$1,848,052	\$1,974,448	\$1,818,111
Total Loans	\$100,145,156	\$106,906,942	\$106,099,732
Allow Losses	(\$497,759)	(\$380,611)	(\$379,854)
Adj Total All Loans	\$99,647,397	\$106,526,331	\$105,719,878
Total Investments	\$73,725,353	\$41,231,944	\$37,106,656
Fixed Assets	\$7,035,822	\$6,952,957	\$7,227,810
Other Assets	\$2,530,730	\$2,435,535	\$2,411,026
<b>TOTAL ASSETS</b>	<b>\$184,787,354</b>	<b>\$159,121,215</b>	<b>\$154,283,481</b>

### Liabilities

LIABILITIES	2020	2019	2018
Other Liabilities	\$1,360,316	\$1,042,102	\$943,756
Total Shares	\$162,093,401	\$137,985,403	\$134,516,715
Total Reserves	\$21,333,637	\$20,093,710	\$18,823,010
<b>TOTAL LIABILITIES</b>	<b>\$184,787,354</b>	<b>\$159,121,215</b>	<b>\$154,283,481</b>

# Statement of Financial Condition

## Income & Expenses

### Income

INCOME	2020	2019	2018
Interest Loans	\$5,834,335	\$6,207,304	\$6,051,442
Total Investments	\$602,141	\$802,718	\$581,869
Total Interest Income	\$6,436,476	\$7,010,022	\$6,633,311
Total Non-Interest Income	\$1,916,795	\$1,711,982	\$2,111,054
<b>TOTAL INCOME</b>	<b>\$8,353,271</b>	<b>\$8,722,004</b>	<b>\$8,744,365</b>
<b>NET INCOME</b>	<b>\$1,216,909</b>	<b>\$1,227,176</b>	<b>\$1,500,548</b>

### Expenses

EXPENSES	2020	2019	2018
Total Comp & Benefits	\$3,748,388	\$3,613,595	\$3,786,089
Total Operating Expense	\$2,576,718	\$2,812,936	\$2,911,298
Total Dividend Expense	\$531,256	\$486,297	\$341,430
Provision for Losses	\$280,000	\$582,000	\$205,000
<b>TOTAL EXPENSES</b>	<b>\$7,136,362</b>	<b>\$7,494,828</b>	<b>\$7,243,817</b>

# COVID-19 Stories

**DRIVE  
UP**

**& TAKE-OUT**

**28 members using the drive-up won takeout for \$25 during May 2020.**

In the summer of 2020, Spirit of Alaska was serving many members through the drive-up. To support local restaurants closed to in-person dining, every 300th member won local take-out.

Local businesses supported included: Hungry Robot, Frostbite Foods, Sunrise Coffee, Just the Tips, Blue Roof Bistro, DW Grill, House of Fire Pizza, Summit Coffee & Brewsters.

## Member Assistance

### Walk-up Teller

To accomodate social distancing and improve service to members with the lobby closed, the entry Walk-up Teller was activated at our Johansen Branch.



### COVID -19 Assistance

#### Consumer Loans

Received & approved 103 hardship requests from members.

#### Mortgage Loans

Assisted 34 members in loan distress.

#### Business Loans

Assisted 74 members with Paycheck Protection Loans.



# Community Support Stories



Spirit of Alaska partnered with the UAF School of Management again in 2020, providing funds for the Professionally Polished Program, scholarships, the Student Investment Fund and funding for the Spirit of Alaska Room.



## United Way of Tanana Valley

During the worst of business shutdowns in the summer of 2020, the United Way of Tanana Valley began a Community Response Fund. Spirit of Alaska contributed \$1000 towards this fund to address needs created by the pandemic.



# Management & Committees



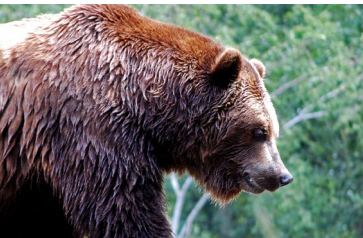
## Management Staff

Anthony Rizk.....	President & CEO
Christy Waters.....	Chief Operating Officer (COO)
Steve Carlson .....	Chief Financial Officer (CFO)
Nicolle DeVito.....	Vice President Internal Audit
Mark Lew .....	Vice President Real Estate Lending Services
Ben Udden .....	Vice President Core Financial Systems
John Lannet.....	Vice President Information Technology
Rachel Cox.....	Business Lending Manager
Cindy Cevasco.....	Human Resources Manager
Sarah Geer .....	Marketing Director



## Board of Directors

Charlie Sparks.....	Chairman
Glenn Potts.....	Treasurer
Margaret Hernandez.....	Secretary
Bruce Foote.....	Director
Mark Young .....	Director
Karen Mallete.....	Director
Justin Borgen .....	Director



## Supervisory Committee

Ruth Prato.....	Chair
Francine Davis.....	Member
Amy Isaacson .....	Member
Christa Baysinger .....	Member

# NOTES