

MTCU 2025 Annual Report

“This credit union is federally insured by the National Credit Union Administration”

<u>Board of Directors</u>	
Betty Merritt, Chairman of the Board	February 2027
Linda Hancock, Vice-Chair	February 2026
Jayme Tedder, Treasurer	February 2026
Nancy Ashley, Secretary	February 2027
Ariel Elliott, Director	February 2027
John Brenner, Director	February 2028
Stephanie Martinez, Director	February 2028
Board of Directors Advisory Directors	None
Board of Honorary Directors	None
<u>Senior Management</u>	
Justin Marler	President
Estrella Aguilar	Chief Financial Officer
Naomi Guevara	Chief Operations Officer
Cesar Tarin	Vice President of Lending
For a complete listing of field of membership, please contact Naomi Guevara at PO Box 7309, Midland, TX 79708 91.502. Director/Committee Member Fees, Insurance, Reimbursable Expenses, And Other Authorized Expenditures. \$0.00. Disaster Recovery Plan Tested February 28, 2025	

Credit Union Resources, Inc. completed the **Supervisory Committee Annual Review** of the books and records of MTCU for a 12-month period ending Dec 31, 2025. The work was performed in accordance with requirements set forth in Title 7, Part 6, Section 91.516 of the Texas Administrative Code and Section 715.7 © of the NCUA Rules and Regulations, and included any additional procedures deemed necessary.

The last **annual 100% Negative verification of accounts** was performed December 2025 by the TCUL

To view the 2025 Financial Statement and Income Statement, please click [here](#).

Additional Documents relating to the credit union’s finances and management are available by contacting Naomi Guevara at PO Box 7309, Midland, TX 79708. The documents are:

- The balance sheet and income statement
- Summary of the most recent annual audit
- Written Board Policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof.
- Internal Revenue Service Form 990.

When you make a request for the additional documents, please specify **only** the ones you would like to view.