



68<sup>TH</sup> ANNUAL MEMBERSHIP MEETING



**AFFCU**  
WITH YOU  
FOR LIFE

**2021**  
ANNUAL REPORT

AIR FORCE FEDERAL CREDIT UNION

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# MORNING'S **AGENDA**

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1. Welcome and Call to Order
2. Determination of Quorum
3. Pledge of Allegiance
4. Introduction of Board, Committees  
& Senior Staff
5. Moment of Silence
6. Minutes of 67th Annual Meeting
7. Reports
  - a. Chairman's Report
  - b. President's Report
  - c. Supervisory Committee Report
  - d. Youth Committee Report
8. Unfinished Business
9. New Business
10. Nominating Committee Report
11. Adjournment

# MINUTES OF THE 67<sup>TH</sup> ANNUAL MEMBERSHIP MEETING

## MARCH 21, 2020

**Welcome and Call to Order:** The 67th Annual Membership Meeting of Air Force Federal Credit Union was held at the AFFCU Corporate Headquarters located at 1560 Cable Ranch Rd., Suite 200, San Antonio, Texas, 78245 on March 21, 2020. Members were provided the 2020 Annual Report that included the 2019 Annual Membership Meeting Minutes, Chairman's Report, President's Report, Financial Statements, Supervisory Committee Report, and Nominating Committee Report. The 2020 Annual Report was also posted on the Credit Union's website at [www.goaffcu.com](http://www.goaffcu.com). At 10:00 a.m. Mr. Sam V. Farace, Jr., Chairman of the Board, called the meeting to order, introduced himself, and welcomed those in attendance and those members watching via live streaming. Mr. Farace informed the audience that due to the implications of the Coronavirus pandemic, the meeting would have an abbreviated agenda.

**Determination of Quorum:** Mrs. Joan B. Lopez, Secretary of the Board, certified that a quorum was present.

**Pledge of Allegiance:** Chairman Farace invited everyone to rise and join him in the recitation of the Pledge of Allegiance.

**Board and Committees:** Board members in attendance were Mr. Sam V. Farace, Jr. (Chairman), Mr. James E. Goodgion III (Vice Chairman), Mrs. Joan B. Lopez (Secretary), Mr. Michael M. Buecher (Director and Chairman of the Supervisory Committee), Ms. Georgia Snodgrass (Director), Mr. Brian K. Rawls (Director), and Mr. John A. Szulta (Director). Board members unable to attend were Mr. Melvin J. Moczygamba (Treasurer) and Mr. Thomas L. Scott (Director). Supervisory Committee members in attendance were Mrs. Price O. Long, and Mr. Michael A. Pollog. Mr. Joseph M. Gonzales attended via live streaming. Supervisory Committee member Alex E. Valadez was unable to attend.

**Moment of Silence:** A moment of silence was observed for members who had passed away during the past year, those families affected by the Coronavirus and for the brave men and women who

served in our military who had made the ultimate sacrifice while defending this country that we may be free Americans.

**Minutes of the 66th Annual Meeting:** On a motion made and seconded from the floor, the minutes of the 66th Annual Membership Meeting held on March 30, 2019 were approved as written.

**Reports:** Chairman Farace referenced the reports contained in the 2020 Annual Report and called for any questions. There were none.

Mr. Farace gave the Chairman's Report. 2019 was a very successful year for AFFCU, one of the best years in several years. A video highlighting some of the milestones achieved, along with the Credit Union's financial status, was posted on the Credit Union's website for the membership to view. The Credit Union opened its first branch outside the state of Texas, in Columbus, Mississippi, and the community reception has been extraordinary. AFFCU continues to be a leader in Share Certificate rates, robust checking account programs and lending products.

As the Credit Union continues to grow, so does AFFCU's community involvement, with the Credit Union supporting 45 groups and organizations not only in San Antonio but in Del Rio and Columbus, MS, raising over \$65,000.00 for these worthy causes. These include the Million Summer Meals program and support for Honor Flight. This community support along with the Credit Union's financial education program and products and services offered were the underlying criteria in AFFCU being named the Air Force Credit Union of the Year for 2018. This is the second time in five years the Credit Union has earned this honor. Mr. Farace pledged that AFFCU would uphold its core values, mission and vision by providing advantageous financial solutions and a lifetime of service excellence.

Mr. Robert A. (Bob) Glenn, Credit Union President and CEO, delivered the President's Report. In the past year, the Credit Union achieved many

## 2020 MINUTES (CONTINUED)

milestones while maintaining a strong financial condition. The biggest was the branch opening in Columbus, MS. This branch is a prototype for the future, equipped with the latest technology of IMX offices and ITM machines. AFFCU is proud to be able to serve the Golden Triangle community and looks forward to serving them and their families into the future.

The Credit Union has continued to grow and prosper. In 2019, the Credit Union brought a new Chief Lending Officer on board, Mrs. Johnette Green. She was instrumental in bringing on a new partner, Member Home Loan to offer more robust mortgage products and personal service. Loans increased at a strong 12.17%, representing \$42 million in loans for the year. The Credit Union offered share certificate rates at competitive and sometimes top of the market rates, which contributed to share growth of more than \$19 million during 2019, equating to 4.75% annual growth. With the growth on both sides of the balance sheet, the Credit Union saw an increase in asset size to \$458 million.

The Credit Union has grown smartly and with planned strength. The Return on Assets, a key profitability measure ended the year at 51 basis points. The loan portfolio is well managed and delinquency is low and stable. In short, AFFCU is in a safe and sound condition for the future.

Given the day's format and the number of members viewing live streamed, Mr. Glenn gave the members the opportunity to ask questions via the Credit Union's website at [www.goaffcu.com](http://www.goaffcu.com). He thanked the members for their continued patronage and expressed that it was his honor to have been in service to them.

Mr. Michael Buecher, Chairman of the Supervisory Committee, gave the Supervisory Committee Report. He indicated that a detailed report was included in the 2020 Annual Report. Members were welcome to review it and provide questions to the website.

Board member Ms. Georgia Snodgrass presented the Youth Committee Report and announced the 2020 AFFCU Scholarship recipients. There were

a total of four scholarships awarded, each in the amount of \$5,000 to be used at the university of the recipient's choice. Ms. Snodgrass announced the 2020 recipients as follows: Mr. Benjamin August Rawald from Del Rio, Texas received the George H. Einfeldt Memorial Scholarship; Ms. Taylor Morgan McClung from Helotes, Texas, received the Warren D. Vail, Sr. Memorial Scholarship; Ms. Caroline Rae Crittel from Shreveport, Louisiana, received the James C. Kemple Memorial Scholarship; and Ms. Tyla Josephine Chevier from San Antonio, Texas received the Ronald R. Applegate Memorial Scholarship.

**Unfinished Business:** Chairman Farace called for any Unfinished Business. There was none.

**New Business:** Chairman Farace called for any new business. There was none.

**Nominating Committee Report:** Mr. James E. Goodgion III, Vice Chairman of the Board, delivered the Nominating Committee Report. The Board had three 3-year term vacancies for 2020. It was the duty of the Nominating Committee to nominate at least one member for each position, with the election to be held at this Annual Meeting. The Nominating Committee received submissions from three individuals indicating their desire to serve on the Board. The Nominating Committee found the candidates qualified and agreeable to having their names placed in nomination. They were: Mr. Sam V. Farace, Jr., Mr. John A. Szulta III, and Mr. Michael M. Buecher.

There were no nominations by petition. According to Article V of the Bylaws, when only one member was nominated for each position to be filled, the election would not be conducted by ballot and there would be no nominations from the floor. Therefore the following nominees are declared elected by general consent for three-year terms: Mr. Sam V. Farace, Jr., Mr. John A. Szulta III, and Mr. Michael M. Buecher.

**Adjournment:** Chairman Farace thanked everyone for their participation, wished them well during the current challenging times, and adjourned the meeting at 10:17 a.m.

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## MESSAGE FROM **THE CHAIRMAN**

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*Col Sam V. Farace Jr., USAF (Ret), NCVF*

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2020 was an unprecedented year, as the world grappled with the pandemic and the many restrictions and changes caused by it. This credit union and the communities we serve were all equally affected, but through perseverance on the part of our dedicated employees, I'm proud to say, we found ways to continue to serve you, our members, without exception. Results: AFFCU continued its path of growth and financial stability.

It was a year where change was the norm rather than the exception. There were some positive takeaways during 2020 for our membership. AFFCU had a banner year earning a record \$4 million and increasing our asset size to a record \$525 million. Beyond our financials, was the commitment by your Credit Union staff to adapt to the many service changes and CDC guidelines needed to safely operate and serve our members worldwide. We all had to be creative and innovative to handle situations never experienced before. Here are some of the things that allowed us to continue member services.

The utilization of our Interactive Member Experience (IMX) branch made it convenient and safe for members to make virtual appointments. Our branches remained opened by limiting services to Drive-thru and in some cases, by appointment only visitations.

Beyond our services, we worked with members to offer support by adding special COVID-19 Loans, waving some fees, and offering deferred loan payments. The staff also facilitated the Economic Impact Payments (EIPs) provided by the Federal Government in support of our members who needed to overcome various hardships resulting from the Pandemic.

2020 also brought with it the retirement of our President/CEO, Mr. Robert (Bob) Glenn, who served

this credit union admirably for almost 15 years. Bob grew this credit union to places we have never been before. This includes having the largest membership (over 52,000), greatest assets (\$525M), providing the most products and services, and the most branches to include our first location outside the state of Texas. Another notable achievement by Bob was AFFCU's selection and recognition by the US Air Force for our excellence in service to Joint Base San Antonio and the US Air Force, receiving the "Air Force Distinguished Credit Union Service Award"—Best-of-the-Best in Class under \$1B category --not once, but twice in five years. Bob and his family will be sorely missed by all. We all thank him for his dedicated service to AFFCU.

The Board of Directors was excited about our selection of Mr. Ryan Ross as our new President/CEO. Ryan joined our team at AFFCU in late September of 2020. Ryan has more than 12 years' experience in the credit union industry, most recently serving as Chief Administration Officer at Pen Air Federal Credit Union in Pensacola, FL. Prior to that assignment, he served at SAFE Federal Credit Union in Sumter, SC supporting Shaw Air Force Base. He has a deep understanding of serving the military, specifically the Air Force and Navy active duty, civil service, retirees, contractor members and families.

Ryan brings a well-rounded background of Credit Union experience. He has demonstrated strong leadership skills and has a proven track record with streamlining business operations that drive growth, increase efficiency and improves member services. He has a Bachelor of Arts (B.A.) from Saint Leo University—Saint Leo, FL and a Masters of Business Administration from the University of South Carolina Aiken. We welcome Ryan and his family, wife Lacey and daughter Olivia, to the AFFCU family.

We are well aware that ending 2020 would not end

the hardships. Therefore, AFFCU pledges to continue working with our members to help them navigate through their financial situations by providing affordable loans and low fees.

In these trying times, the importance of community support is needed the most. Our commitment to the community, though reduced by the restrictions on community gatherings, were stepped-up. We found the greatest need was food for our neighbors which demonstrated a need to increase our support to the San Antonio Food Bank, and many other organizations in San Antonio, Del Rio, and the Golden Triangle of Mississippi. AFFCU is committed to do our part to make life better for those communities we serve.

In closing, no matter what challenges are thrown at us, we will be there for you. It's all about building relationships for us. Our unending goal is to exceed our members' expectations, ensure your financial

needs are fully met and provide you with those services needed to meet your own financial goals regardless of the world situations.

On behalf of your Board of Directors, Management Team and dedicated employees, I would like to say "Thanks" to our loyal members. We appreciate your support and your contributions to our credit union's success. We know you have choices to obtain financial services, so we are grateful for entrusting us with your finances. We look forward to serving you and your family in good times and challenging times. Please reach out to us with your financial needs in 2021 and beyond.

Sincerely,



Col Sam V. Farace Jr., USAF (Ret), NCVF  
Chairman, Air Force Federal Credit Union

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## MESSAGE FROM **THE PRESIDENT**

•  
Ryan Ross

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**To the members of AFFCU:**

Monday, September 28, 2020, was a landmark day for me. It is on that day that I began my tenure as the new President and CEO of AFFCU. I could not be more honored and privileged to lead this credit union to a new era.

AFFCU enjoys a tremendous amount of history and heritage, as this credit union was created by USAF airman and has served the military and their families for over 68 years. Since then, AFFCU has grown and expanded its reach. In 2020, the NCUA granted the credit union the underserved area of

the "Golden Triangle" in Mississippi. In addition to that area, a large portion of San Antonio was also deemed underserved and is now part of our Field of Membership, so those individuals who live, work, worship, attend school and do business in those underserved areas are now eligible to become members of the credit union.

As technology continues to be a key component of the services our members depend on, especially during the pandemic, we will invest more in those digital capabilities. We want to provide the best

**PRESIDENT** *(continued)*

member experience possible, whether it is in the branch, online or on a mobile device. As we move more into a digital presence, our staff will continue to provide the personal service and attention you have known us for.

In these strenuous times, we have expanded the resources available on our financial education platform. Now, with many more free online modules, members can learn more about managing their finances and put themselves in better positions for the future.

Our presence in the community will grow and offerings to the diverse groups we now serve will

fulfill the vision that the founders built this credit union on: to be the one financial institution that best serves its members wherever they are.

AFFCU is poised to improve in all areas of member experience. We look forward to serving you and your family. It's the honor of a lifetime for me.

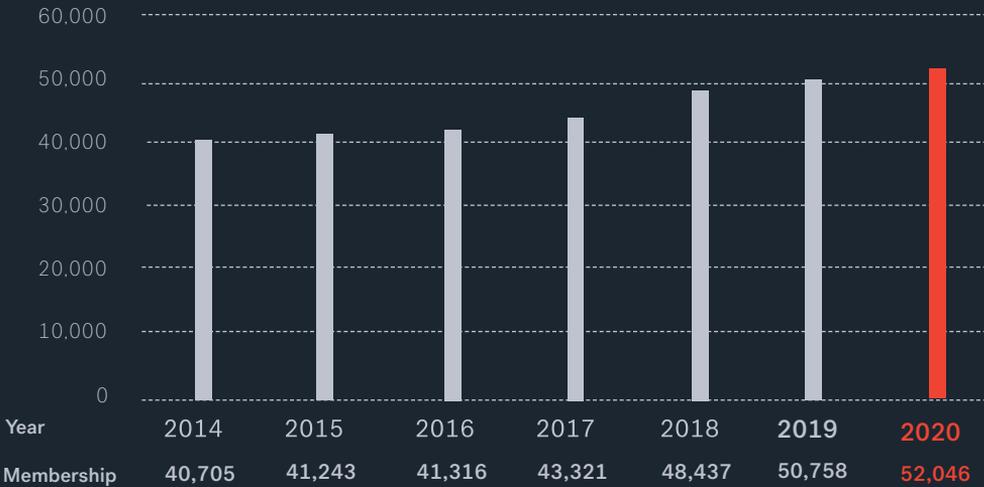
Sincerely,



Ryan Ross  
President/CEO

## AFFCU AT A GLANCE

### FINANCIAL & MEMBERSHIP GROWTH



	2014	2015	2016	2017	2018	2019	2020
<b>Assets</b>	\$359.6M	\$364.9M	\$376.5M	\$387.9M	\$423.1M	\$458.7M	\$525M
<b>Deposits</b>	\$330.3M	\$334.2M	\$345.5M	\$356.4M	\$387.6M	\$406.5M	\$485M
<b>Loans</b>	\$247.2M	\$257.1M	\$266.3M	\$308.2M	\$345.3M	\$387.3M	\$437M
<b>Members</b>	40,705	41,243	41,316	43,321	48,437	50,758	52,046

# FINANCIAL REPORT

## **BREAKDOWN**

December 31, 2020

<b>CONSOLIDATED STATEMENT OF INCOME</b>	
<b>INTEREST INCOME</b>	
Interest and Fees on Loans	17,531,233
Interest on Investments	1,890,599
	19,421,832
<b>INTEREST EXPENSE</b>	3,704,432
Net Interest Income	15,717,400
Provision for Loan Losses	594,097
Net Interest Income after Provision for Loan Losses	15,123,303
Other Operating Income	6,777,665
<b>OPERATING INCOME</b>	21,900,968
Before Operating Expenses	
<b>OPERATING EXPENSE</b>	
Employee Expense	8,748,582
Operating Expense	8,998,987
<b>Total Operating Expense</b>	17,747,569
Net Operating Income	4,153,399
Non-Operating Gain/(Loss)	0
<b>NET INCOME</b>	<b>4,153,399</b>

<b>CONSOLIDATED STATEMENT OF FINANCIAL CONDITION</b>	
<b>ASSETS</b>	
Cash and Cash Equivalents	22,435,197
<b>LOANS TO MEMBERS</b>	
Less: Allowance for Loan Losses of \$1,645,923	435,969,907
INVESTMENTS	38,040,896
OTHER ASSETS	28,987,960
<b>TOTAL ASSETS</b>	<b>525,433,960</b>
<b>LIABILITIES AND MEMBERS' EQUITY</b>	
Members' Share Accounts	485,057,998
Payable and Other Liabilities	5,444,064
TOTAL LIABILITIES	490,502,062
TOTAL MEMBERS' EQUITY	34,931,898
<b>TOTAL LIABILITIES AND MEMBERS' EQUITY</b>	<b>525,433,960</b>

# OPEN TO SA **WELCOME NEW MEMBERS**

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In 2020, the NCUA granted the credit union the underserved area of the “Golden Triangle” in Mississippi. In addition to that area, a large portion of San Antonio was also deemed underserved and is now part of our Field of Membership, so those individuals who live, work, worship, attend school and do business in those underserved areas are now eligible to become members of the credit union.



# OPEN TO SA

Live, Work or  
Play Here?

You can open  
an account:

**GoAFFCU.com**

\* Membership eligibility required. Insured by NCUA.

# COMMUNITY INVOLVEMENT

## 2020 EVENTS

In 2020, AFFCU continued its support of the Lackland and VA Fisher Houses, the KENS 5 and San Antonio Food Bank Summer Meals for Kids campaign, and various other community outreach events. Everyone at AFFCU is looking forward to another year of helping those in need.



## SUPERVISORY COMMITTEE REPORT

The Supervisory Committee, which is appointed by the Board of Directors of AFFCU, is responsible for ensuring that the credit union's financial records are in order and that internal controls are in place to protect the assets of the credit union for its members.

To meet these goals, the Supervisory Committee is responsible for determining whether your credit union managers have:

1. Established and maintained effective internal controls to achieve the credit union's financial reporting objectives.
2. Promptly prepared accounting records and financial reports to accurately reflect operations and results.
3. That the relevant plans, policies and control procedures established by the Board of Directors are properly administered.
4. That policies and control procedures that safeguard against error, carelessness, conflict of interest, self-dealing and fraud are established.

Section 115 of the Federal Credit Union Act states that the Supervisory Committee is responsible for the credit union's audit and that the results are reported to the Board of Directors and the membership. To assist in carrying out these responsibilities in 2020 the committee engaged the firm of DoerenMayhew CPAs to perform an independent audit and to provide an opinion on the financial condition of your credit union for the period ending 09/30/2020 (although this date does not coincide with year-end it is the date that our financial audit is historically done.) The goals of this audit are to determine the reliability and integrity of the financial and operating information and to determine compliance with generally accepted accounting principles (GAAP). The audit program included AFFCU Financial Statements, Member Verification, and AFFCU Retirement Plan and Trust.

AFFCU's Internal Auditor performed the 09/30/2020 review of Bank Secrecy Act (BSA), Identity Theft/ Red Flags, Office of Foreign Assets Control (OFAC), Fair and Accurate Credit Transactions (FACT) Act, and the 10/31/2020 Fair Lending and Secure and Fair Enforcement for Mortgage Licensing (S.A.F.E.) Act audit. The intent of the services was to focus on specific risk areas regarding federal consumer protection regulations, fair lending laws and regulations, bank secrecy act regulations, and S.A.F.E Act regulations; to provide information related to the credit union's risk within those areas; to consider the effectiveness of the credit union's policy, procedures, and practices in those areas; and to provide a reasonable workable solution to any issues discovered.

AFFCU's internal auditor performs monthly inspection of internal controls, cash, member loans, and other assets of your credit union.

CastleGarde was engaged to perform an Information Systems risk assessment, and multi-factor authentication assessment, and a website compliance review. The Supervisory Committee followed and offered guidance to our internal auditor during the year. It approved the annual internal audit plan, worked with the compliance officer to ensure compliance training programs were administered to staff and met with credit union management to discuss detailed operations information.

The committee is pleased to report your credit union continues a tradition of excellent financial management and compliance. The committee will continue to monitor the credit union's controls as it faces the challenges and opportunities in the upcoming year.

Respectfully submitted,

Michael M. Buecher  
Supervisory Committee Chair

## NOMINATING COMMITTEE REPORT

Air Force Federal Credit Union (AFFCU) will have three 3-year term vacancies on the Board of Directors in 2021.

It is the duty of the Nominating Committee to nominate at least one member for each of these positions, with the election to be held at the Credit Union's annual meeting on March 20, 2021. The Nominating Committee received submissions from three individuals indicating their desire to serve on the Board. The Nominating Committee found the

candidates qualified and agreeable to having their names placed in the nomination. The nominees for the AFFCU Board of Directors are: Melvin J. Moczygemba, Thomas L. Scott, and Brian K. Rawls.

Respectfully Submitted,

James E. Goodgion III  
Nominating Committee Chair

## 2021 SCHOLARSHIP WINNERS

***SMSgt George H. Einfeldt, USAF (Ret)***  
***Memorial Scholarship***

***Winner: Sophia Mendoza dela Cruz, Helotes, TX***  
***\$5,000***

***MSgt Warren D. Vail, Sr., USAF (Ret)***  
***Memorial Scholarship***

***Winner: Stephen John Mullen, San Antonio, TX***  
***\$5,000***

***CMSgt James C. Kemple, USAF (Ret)***  
***Memorial Scholarship***

***Winner: Jennifer Marie Tharp, San Antonio, TX***  
***\$5,000***

***CMSgt Ronald R. Applegate, USAF (Ret)***  
***Memorial Scholarship***

***Winner: Emma Elizabeth Jachimowicz, Schertz, TX***  
***\$5,000***

***AFFCU Founders' Scholarship***

***Winner: Harley Sue Guerrero, San Antonio, TX***  
***\$5,000***

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# 2021 MEMORIAL SCHOLARSHIP **BIOGRAPHIES**

## ***People Helping People***

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*Annually, AFFCU is proud to give back to the community by awarding memorial scholarships that are named after AFFCU distinguished honorees. Below are the names of the scholarships and whom they honor:*

### **SMSgt George H. Einfeldt, USAF (Ret)**

**1917-2003**

“George” as everybody knew him, loved the credit union and was a true pioneer in the movement of “people helping people.” Beginning in 1961, he served for 30 years on the Board of Directors and four years as a member of official committees. In both 1968 and 1970, George was elected Chairman of the Board of Directors. He dedicated a large part of his life to the development of the credit union and was instrumental in the success we enjoy today.

### **MSgt Warren D. Vail, Sr., USAF (Ret)**

**1917-2005**

A true credit union friend, Warren D. Vail, was a dedicated volunteer who was passionate about serving the members of the credit union. While Master Sergeant in the U.S. Air Force, he became involved as a member of the credit union’s Credit Committee. In 1965, he was elected to the Board of Directors, served as Chairman of the Board in 1967, and served again on the Board from 1976-1977. Known best for his devotion to expanding member services beyond Lackland AFB, he was also instrumental in opening the Main Branch currently located on base.

### **CMSgt James C. Kemple, USAF (Ret)**

**1930-2011**

Chief Master Sergeant James C. Kemple spent 23 years in faithful and invaluable service as an AFFCU Board Member. He honorably served in the U.S. Air Force, retiring after 32 years as the Group First Sergeant at Wilford Hall Medical Center, where one of his primary functions was financial counseling. He was elected to our Board of Directors in 1980, serving as Vice Chairman from 1988-1996 and Chairman from 1996 until his resignation in November of 2003. During his tenure, he devoted much of his time to the improvement of services to members of the Credit Union.

### **CMSgt Ronald “Ron” Applegate, USAF (Ret)**

**1943-2017**

Ron spent a lifetime serving our country and the credit union community. He had a distinguished military career in the United States Air Force, serving 30 years before retiring as a Chief Master Sergeant. The importance of helping people with financial matters led him to serve as a board member for 38 years. His volunteer service began in 1976 with a position on the Supervisory Committee. He became a director in 1979 and served in various capacities, including Chairman of the Board for one year, 23 years as Chair of the Credit Committee and was the Chair for the Compensation Committee.

### **AFFCU Founders' Scholarship**

A scholarship dedicated to the 10 airmen who each contributed \$5 to found this credit union. Their contributions are recognized with this scholarship in their honor.

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## BOARD OF DIRECTORS

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**Chairman**  
Col Sam V. Farace Jr.,  
USAF (Ret), NCVE



**Vice Chairman**  
James E. Goodgion, III,  
NCVE



**Treasurer**  
Melvin J. Moczygemba,  
CPA, NCVE



**Secretary**  
Joan B. Lopez,  
NCVE



**Director**  
CPT Thomas L. Scott,  
USA (Ret), NCVE



**Director**  
TSgt Michael M. Buecher,  
USAF (Ret), CCD, NCVE



**Director**  
CMSgt Brian K. Rawls,  
USAF (Ret), NCVE



**Director**  
Georgia S. Snodgrass,  
NCVE



**Director**  
Lt Col John A. Szulta III,  
USAF (Ret)

*Our Mission is to serve.*

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# AFFCU SENIOR MANAGEMENT TEAM

***INTEGRITY • SERVICE • EXCELLENCE***

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**Ryan Ross**

*President / Chief Executive Officer*

**Bob Sherwood**

*Executive Vice President / Chief Operating Officer*

**Johnette Green**

*Senior Vice President / Chief Lending Officer*

**Cathy Miller**

*Senior Vice President / Chief Risk Officer*

**Eleanor (Lisa) Rodriguez**

*Vice President / Chief Financial Officer*

**Jeanette Riedel**

*Vice President / Chief Technology Officer*

**Stephanie Norwood**

*Vice President Member Experience*

**Danny Sanchez**

*Vice President Marketing*



We do business in accordance  
with Federal Fair Lending Laws.



Insured by NCUA.



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