

### DATCU Executive Team

Dale E. Kimble  
Chief Executive Officer

Glen McKenzie  
President

R. Dean Barnes, Jr.  
Executive Vice President

Jon Madsen  
Executive Vice President,  
Chief Operations Officer

Melanie Vest  
Executive Vice President,  
Chief Financial Officer

James Henderson  
Executive Vice President,  
Chief Information Officer

Janice Sheppard  
Senior Vice President,  
Real Estate

## 80th Annual Meeting



**When:** Tuesday, March 22, 2016  
Reception Begins at 5:00 p.m.  
Meeting Begins at 5:30 p.m.

**Where:** DATCU Administrative Office Building  
225 W. Mulberry St.  
Denton, TX 76201

The following information is available upon request:

- Annual Audit Report
- By-laws and Articles of Incorporation
- IRS Form 990
- Statement of Financial Condition

There are four (4) positions open on the DATCU Board of Directors for the upcoming 2016 year. The Nominating Committee met on November 13, 2015 and made the recommendations as shown:

**Mr. Gary Goldsmith** - Mr. Goldsmith has previously served on the Board of Directors. He has been nominated to serve his third 3-year term on the Board. Mr. Goldsmith is retired from the Lewisville Independent School District where he served as a principal. He also works as a real estate agent.

**Ms. Jill Jester** - Ms. Jester has served on the Board of Directors. She has been nominated to return for a second 3-year term on the Board. She is currently an attorney at Minor and Jester, P.C.

**Mr. Russ Kerbow** - Mr. Kerbow first served on the DATCU Board in 2007 and is currently ending a 3-year term. He has been nominated for a second 3-year term. He is currently the Chief of Police for Lewisville.

**Ms. Susan Romero** - Ms. Romero has been nominated for a second 3-year term on the Board. She is retired from Halliburton Industries where she was a Human Resources Executive.

This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with DATCU, you should first contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below.

By Mail:  
Texas Credit Union Department  
914 East Anderson Lane  
Austin, Texas 78752-1699

Telephone Number - (512) 837-9236  
Fax Number - (512) 832-0278  
E-mail - [complaints@tcud.state.tx.us](mailto:complaints@tcud.state.tx.us)  
Website - [www.cud.texas.gov](http://www.cud.texas.gov)

DATCU CREDIT UNION

# DATNEWS

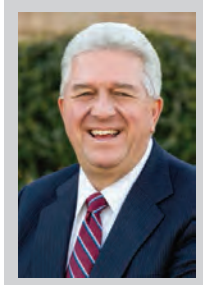


DATCU Credit Union CEO, Dale Kimble surrounded by his executive staff, sits on a park bench donated in his name after being honored for his commitment to both Serve Denton and the community.

### Holiday Closings

- January 1 New Year's Day
- January 18 Martin Luther King Jr. Day
- February 15 President's Day
- March 25 Good Friday
- May 30 Memorial Day

## Celebrating the Past and Embracing the Future



Dear Friends,

It is certainly a very exciting time at DATCU Credit Union. In August, we will celebrate our 80th birthday serving members here in North Texas. Thank you for your business - we know you have a choice in your financial institution and we appreciate you.

We now have almost 85,000 members and our asset size has grown to over \$815 million dollars. We are so honored to be where we are today. It was on August 7, 1936 that two North Texas State College professors, Dr. V.Y. Craig and Ross Compton, along with eleven other educators pooled together \$650 to establish Denton County Teachers Federal Credit Union. The Credit Union was located at 322 Ave B in a small one room building on the campus of North Texas State College, now known as UNT.

Over the years, the Credit Union continued to grow. In 1974 the Credit Union once again changed its name to better represent its membership as Denton County Teachers Credit Union became Denton Area Teachers Credit Union. While our teachers and educators are the foundation of our institution, in an effort to encourage continued growth throughout the region, the Board of Directors voted in the fall of 2004 to officially change the name of the Credit Union to DATCU. We remain deeply committed to our teachers while still having the ability to serve anyone living or working in Denton, Wise, Cooke, Montague, or Clay Counties.

We work hard to live up to our philosophy of “people helping people” and are dedicated to giving back to the communities that we serve. That is why we actively support our education foundations and schools in nineteen North Texas school districts ranging from Alvord ISD (Wise County) to our West, Sanger ISD to the North, Little Elm ISD to the East, and Lewisville ISD to the South and all districts in between. As well, we are deeply connected to many local non-profits which include the Children’s Advocacy Center, CASA, Communities in Schools of North Texas, Big Brothers Big Sisters, Denton Benefit League, Health Services of North Texas, Serve Denton, and United Way just to name a few. We are involved in our local Chambers of Commerce and support our local law enforcement agencies.

It is humbling that we continue to receive many accolades. Our employees have named us a “Best Place to Work in Texas” by Texas Monthly Magazine for several years, we’ve been voted “Best Credit Union or Best Financial Institution” by readers of our local newspapers, and we’ve been ranked a best performing credit union in the nation for several years – for 2014, we were ranked #38 in the “Top 200 Healthiest Credit Unions”. When you consider that there are over 6,500 credit unions, we are extremely proud of this recognition. Due to our amazing growth over the last fifteen years, we will be opening our new headquarters in Corinth, TX in the spring of this year.

We don’t take for granted that our success is a result of your loyalty to DATCU. We pledge to do our best to continue giving you exemplary service and provide the products and services that you value. We are here for you when you need us so please don’t hesitate to drop by any of our ten (10) convenient locations or give us a call if we can help you in any way. I want to wish you and yours a healthy, happy, and blessed 2016.

With warmest regards,

Dale E. Kimble, CEO

## Important Changes Are Coming! A New Level of Security At Your Fingertips



In January you will receive your new “chip” debit card. With EMV (Chip) Technology, your new debit card is more secure.

When you make transactions with your new “chip” debit card, you must enter your PIN number. Please note: when your new “chip” debit card arrives, you will still have the same PIN number that you do now.

### What if I don’t know my current PIN number?

No problem. Simply drop by any of our ten (10) convenient branch locations and we’ll be delighted to re-pin your existing debit card. Please do this BEFORE your new card arrives. Then once you activate your new card, you can continue to make transactions without any interruption.

Watch for future e-mails from DATCU. We’ll be sending more information about your new debit “chip” card before it arrives. For additional information including a video and frequently asked questions (FAQs) visit [datcu.org/debitchipcard](http://datcu.org/debitchipcard).

As always, if you have questions call (940) 387-8585! We will be delighted to assist you. Thanks for being a member of DATCU Credit Union.

## Santa Visits Our Kidz Club Members

Ho ho ho... Merry Christmas! Santa Claus visited DATCU in Highland Village and Downtown Denton. What fun he had hearing the Christmas wishes of all the little girls and boys.



## Employee Milestones

5  
YEARS



Yousef Ismail  
Brittni Coe

10  
YEARS



Jeanne Stewart  
John Mallouf

15  
YEARS



Robert Hall  
CEO Dale Kimble

## ATTENTION!

With year-end processing and tax statements coming up, it is important that we validate that there have been no changes to your account information.

PLEASE CALL US TODAY  
940-387-8585 FOR VERIFICATION

This includes address, contact information,  
e-mail addresses, etc.

-THANK YOU

## If Saving Money Is Important to You...

Consolidating Your Debt Into One Single Payment May....

- Save money by reducing the interest you pay
- Lower your overall monthly payments
- Reduce fees from late payments
- Save you time with only one simple payment
- Implement a plan to pay off your debt



Pa. Sherman  
VP of Business Development

**TO APPLY**

Call 940-387-8585 or visit [datcu.org](http://datcu.org)