

Management & Staff

Rose Gunter | President & CEO
John Papagno | SVP, CFO
Cindy Smith | SVP, Operations

Shanaz Hassan-Abadi | AVP, Branch Operations
Jocelyn Jones | AVP, Lending

Maryann Aviles
Louis Chiavacci
Elizabeth Cooper
Joy Crockett
Becky Filaroski
Kenneth Galliher
Britni Goethe
Diana Graham
Christine Hall
Mahsa Hassan-Abadi
Rafael Hinojosa

Tammy Hoover
Cindy Jackson
Angelica Jones
Karen Jones
Josie Ladd
Cyntiria Lockley
Dee Mooney
Rowena Nagales
Tara Oakley
Julia O'Bryan
Christian Pagan

Vernessa Peterson
Joshua Phillips
Jane Pomper
Carol Porter
Jim Queern
Marissa Raymond
Milynn Rossman
Ashley Saenz
Mj Schroff
Chip Sims
Kimberly Starling

Christy Stephens
Sharon Stoll
Grace Stoyshich
Hope Terry
Torrie Torres
Danielle Ward
Kay Watts
Adrienne Wilson
Fran Wilson
Courtney Worthington
Sherry Yates

*Yellow signifies prior employee of the year

Your Volunteers

Supervisory Committee

Wendell Davis, Chair | Watson Realty Corp.
Darryl Smith, Vice Chair | Florida Blue
Jason Griggs | Abentras
Blane McMillan | FIS Global
Woody Gash | Florida Blue (retired)

Board of Directors

Jim Williams, Jr., Chair | Florida Blue
Nancy Moredock, Vice Chair | Mayo Clinic
Maury Pilver, Treasurer | Alive CU (retired)
Camille Cossa, Secretary | Baptist Health
Fred Gaudios, Florida Blue (retired)
Mel Maycole, Sodexo, USA
Mary McElroy, Community Hospice of NE FL
Dina Vickers, St. Vincent's Medical Group
David Martin, Mayo Clinic

2016 Annual Report



2016 Employee of the Year Congratulations, Sherry Yates

Sherry Yates was awarded Alive's 2016 Employee of the Year. As our Compliance Operations Manager, Sherry oversees and manages regulatory compliance issues and ensures staff is properly trained on regulations and risk prevention. Her positive attitude, resourcefulness, enthusiasm, helpfulness, and high dedication to Alive and our members has awarded her this recognition. We congratulate her again on her outstanding performance.

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CREDIT UNION®



President & CEO Report

Rose Gunter, President & Chief Executive Officer

I am pleased to report 2016 was another successful year for our credit union. With the economy improving our members were able to set aside more savings and many members purchased vehicles and homes which they financed through us. The increased borrowing and saving gave us the opportunity to return more value to our members through our lower loan rates, higher savings rates, and fewer fees.

In 2016, shares grew just under \$5M, assets increased 4.5%, and we had strong loan growth of 11.4%. Our loan delinquency was .52% and our capital ratio was 14.93%, which attest to our strong asset quality and the overall financial strength of our organization. Another important way we measured our success is the savings we provided our members from their relationship with us. For 2016, we are proud to report members received \$1.1M in direct financial benefit, and our loyal members each received \$1,340 in interest and fee savings.

For 2017, we are pledging to save our members \$2 million dollars! One way we will accomplish this aggressive goal is through our new mortgage program. We now offer a wide range of financing options including FHA, VA, conventional and even 203K rehabilitation mortgages, and have an in-house mortgage loan manager helping make affordable homeownership a reality for many of our members.

Another new way we are providing value to our members is through our partnership with Greenpath financial wellness. With this program, we provide free, one on one financial counseling, debt management services and financial education

tools. This program helps members improve their credit, manage their finances, and qualify for lower loan rates.

At Alive, we value our members' time and strive to deliver our services as conveniently and safely as possible. We continuously enhance our online services, and are currently putting the finishing touches on our new responsive designed website that will make banking with Alive more enjoyable from your PC, tablet or mobile device. It'll be much easier to locate all of your membership benefits through our site's improved navigation. And, very soon afterwards we will introduce our enhanced mobile app for Android and Iphone users.

As always, Alive is committed to providing our members with quality products and services delivered through high quality personal service. I would like to take this opportunity to thank our staff and management team for their dedication and member focus that makes Alive a wonderful place to bank and borrow, and our volunteer board and supervisory committee for their time and support. And, thank you to our members for your membership. We appreciate the opportunity to serve you, and we invite you to take advantage of all your credit union has to offer. The more you use our services, the more we can save you.

Respectfully Yours,

Rose Gunter
President/CEO

Balance Sheet

2015 - 2016

Statement of Financial Condition	2015	2016
Cash & Cash Equivalents	\$10,051,930	\$8,287,873
Unrealized Gain/(Loss) on AFS Investments	(\$236,791)	(\$339,177)
Agency Securities Available for Sale	\$19,519,994	\$19,052,713
Agency Securities Held to Maturity	\$9,227,329	\$3,460,297
Other Investments & Bank Deposits	\$16,817,237	\$23,130,237
Loans to Members (at Fair Value)	\$59,891,332	\$66,701,288
Accrued Interest Receivable	\$214,585	\$209,567
Fixed Assets (Net of Accumulated Depreciation)	\$4,594,626	\$4,457,389
NCUA Federal Deposit Insurance Fund	\$1,060,402	\$1,052,056
Prepaid / Deferred Expenses	\$213,011	\$239,231
Intangible Assets	\$79,806	\$58,525
Other Assets	\$375,991	\$1,240,197
Total Assets	\$122,046,243	\$127,550,197
Liabilities and Equity	2015	2016
Members' Shares & Term Certificates (at Fair Value)	\$102,267,850	\$107,140,568
Accounts Payable & Accrued Expenses	\$442,575	\$628,745
Work in Process & Other Liabilities	\$1,039,206	\$1,316,804
Total Liabilities	\$103,749,631	\$109,086,117
Total Equity	\$18,296,612	\$18,464,079
Total Liabilities & Equity	\$122,046,243	\$127,550,196

Loan Activity

2016



New/Used Vehicle Loans
\$27,883,428



Personal Financing
\$3,721,521



Mortgages / Home Equity Loans
\$1,578,293

Loan Portfolio

Year-End 2016



New Vehicle Loans
\$23,519,937
35.59% total loans



Used Vehicle Loans
\$28,880,384
43.71% total loans



Mortgages, Home Equity & Other Loans
\$13,670,482
20.69% total loans

Member Loans Outstanding at Year-End

\$66,070,803

Supervisory Committee Report

Your Supervisory Committee consists of volunteer members with varied backgrounds who are familiar with accounting and auditing principles and are committed to serve for the benefit of the entire membership. They meet on a quarterly basis to monitor the credit union's compliance with all policies and regulations and verify there are adequate internal controls in place to safeguard member assets.

For 2016, the committee engaged the professional services of the Certified Public Accounting firm, CliftonLarsonAllen, one of our nation's top 10 firms with proficient experience in the financial industry, to conduct the annual audit of our financial statements. The CPA firm also conducted agreed upon procedures and periodic member account verifications. The Supervisory Committee contracted with LEVERAGE to conduct the annual Bank Secrecy Act audit.

This year's Supervisory Committee report to the members again reflects confidence in our credit union's sound financial management and strong financial condition.

Wendell Davis, Supervisory Committee Chair

**They say an apple a day keeps the doctor away.
We say enjoy the savings everyday.**

Our goal is to save our members \$2 Million in interest and fees this year so they can have more for what makes them happy.

Visit healthierbanking.com to see how much you can save.