



65  
years

 **GUADALUPE**  
CREDIT UNION  
2013 Annual Meeting

*Retirement?  
Not us.*

*We're renewing  
our vows  
to members.*

*Sunday, April 21, 2013  
Santa Maria de la Paz Parish Hall  
Santa Fe, New Mexico*

*Join the dance!*



3601 Mimbres Ln · Santa Fe



## Rodeo Rd. Branch

Max Rodriguez, Branch Manager	216-0502
Loretta Maez, Financial Services Officer	216-0483
Michelle Jaramillo, Member Services Supervisor	216-0476
Angelica Garcia, Member Service Rep. II	216-0486
Victoria Montoya, Member Service Rep. II	216-0507
Geneva Riggs, Member Service Rep. II	216-0468
Marsha Lucero, Member Service Rep. II	216-0460
Nataly Corrales, Member Service Rep. I	216-0487
Marcos Leon-Dominguez, Member Svc. Rep. I	216-0478
Juliet Parson, Receptionist	216-0485

## Administration

Winona Nava, President and CEO	216-0450
Maria Vigil, Human Resources Manager	216-0456
Tanya Romero, Branch Operations Manager	216-0455
Max Rodriguez, Training Manager	216-0502
Corey Tresidder, Network Administrator	216-0458
Annette Hernandez, Internal Auditor	216-0465
Nancy Boyes, Executive Assistant	216-0451
Alejandra Seluja, Marketing Manager	216-0555
Molly Dodd, Marketing Intern	216-0479
Mario Vega, Compliance Officer	216-0462

## Mortgage & Lending Admin

Patricia Gallegos, Mortgage Loan Officer	216-0550
Araceli Rivera, Mortgage Loan Assistant	216-0482
Angelica Miera, Lending Assistant	216-0463
Edgar Mendoza, Loan Clerk	216-0556

## Financial Counselors

Diane Sandoval, Financial Counselor (Santa Fe)	216-0514
Ana Garcia, Financial Counselor (Santa Fe)	216-0474
Lisa Levy, Financial Counselor (Taos)	216-0498

## Credit Counseling

Victoria Sandoval, Credit Counseling Manager	216-0551
Antoinette Olivas, Credit Counseling Supervisor	216-0500
Michael Sandoval, Credit Counselor	216-0473
Arnold Cordero-Alfaro, Credit Counselor	216-0504
Juan Treto, Credit Counselor	216-0472

505-982-8942 · [GuadalupeCU.org](http://GuadalupeCU.org)

GUADALUPE  
CREDIT UNION



115 La Posta Rd, Ste C · Taos

## Taos Branch

Mike Martinez, Branch Manager	216-0452
Lisa Levy, Financial Services Rep.	216-0498
Leroy Martinez, Financial Services Rep.	216-0499



3721 Academy Rd · Santa Fe

## Airport Rd. Branch

Jonathan Parra, Branch Manager	216-0558
Andrea Melgar, Financial Services Officer	216-0544
Diego Perez, Financial Services Officer	216-0464
Daniel Martinez, Member Services Supervisor	216-0515
Erika Reyes, Member Service Rep. II	216-0557
Augusto Bogado, Member Service Rep. II	216-0488
Clara Avina, Member Service Rep. I	216-0509
Diana Ornelas, Member Service Rep. I	216-0481
Gabriela Leon, Member Service Rep. I	216-0493
Deissy Acosta, Peak-Time Member Service Rep	216-0480
Crystal Gutierrez, P-T Member Service Rep	216-0554
Diane Alvarez, Receptionist	216-0489

## Accounting

Brenda Dominguez, Chief Financial Officer	216-0459
Angelica Burciaga, Accounting Supervisor	216-0552
Vilma Gutierrez, Accounting Assistant	216-0461
Perla Terrazas, Accounting Assistant	216-0471
Daniel Valdivia, Accounting Assistant	216-0561

## Electronic Funds Transfer

Guadalupe Garcia, EFT Supervisor	216-0462
Jesuita Salazar, EFT Assistant	216-0553
Jessica Terrazas, EFT Assistant	216-0563



1101 Don Diego Ave · Santa Fe

## Don Diego Ave. Branch

Britni Romero, Branch Manager	216-0477
Joniva Garcia, Financial Services Officer	216-0501
Patricia Sanchez, Financial Services Officer	216-0467
Edwina Cordova, Member Service Rep. II	216-0457
Melissa Sandoval, Member Service Rep. II	216-0506
Grace Nuno-Schroder, Member Service Rep. II	216-0545
Katie Cruz, Member Service Rep. I	216-0504
Sarah Fischer, Peak-Time Member Service Rep.	216-0554

## Board of Directors

**Cathy M. Alvarado, Chairperson**  
**Bryan Maestas, Vice-Chairperson**  
**Linda M. Medina, Secretary/Treasurer**  
**Steve Carver, Member**  
**Ben Chavarria, Member**  
**Carmen Dominguez, Member**

## Supervisory Committee

**Hazeldine Romero, Chairperson**  
**Priscilla Archuleta, Secretary/Treasurer**  
**Anthony Rivera, Member**

# Agenda

April 21, 2013

1. Invocation
2. Lunch
3. Call to Order: *Cathy M. Alvarado*
4. Nominating Committee Report:  
*Linda M. Medina*
5. Introduction of Board:  
*Cathy M. Alvarado*
6. Introduction of Supervisory Committee:  
*Hazeldine Romero*
7. Introduction of Staff: *Winona Nava*
8. Reading and Approval of Minutes
9. Board Chairperson's Report:  
*Cathy M. Alvarado*
10. Treasurer's Report: *Linda M. Medina*
11. Supervisory Chairperson's Report:  
*Hazeldine Romero*
12. Lending & President/CEO Report:  
*Winona Nava*
13. Old Business
14. New Business
15. Guest Speaker: *City Councilor Carmichael Dominguez*
16. Door Prize Drawings
17. Adjournment

### New Hours

<i>Unless otherwise noted, all locations open:</i>	<b>Lobby:</b>	<b>Mon · Tue · Thu · Fri</b>	<b>9am - 5pm</b>
		<b>Wednesday</b>	<b>10am - 5pm</b>
	<b>Drive-thru:</b>	<b>Mon · Tue · Thu</b>	<b>8:30am - 5pm</b>
		<b>Wednesday</b>	<b>10am - 5pm</b>
		<b>Friday</b>	<b>5pm - 5:30pm</b>
		<b>Saturday</b>	<b>9am - 1pm</b>

### Santa Fe

<b>Rodeo Rd</b> 3601 Mimbres Ln	<b>Don Diego Ave</b> 1101 Don Diego Ave
<b>Airport Rd</b> 3721 Academy Rd	Lobby and drive-thru open weekdays until 7p

### Taos

**La Posta Rd**  
115 La Posta Rd, Ste C  
*(Lobby only)*  
Open Fridays 10a - 6p

# Renewing our vows to members:

When you visit our new and updated branches, you'll find beautiful life-size portraits of Santa Fe and Northern New Mexico by local photographers Woody Galloway and Gerard Iff. We are grateful to these artists for their contributions and support of GCU.

Alongside these beautiful images of the places we call home, you will also see seven words: trust, family, strength, community, partnership, tradition and member-owned.

These seven words are our vows to you. They represent the values that hold us together as a growing credit union family, as they have for 65 years.

We put them front and center—right on the walls—so that we, as the staff, and you, as the member-owners of Guadalupe Credit Union, always remember what makes us who we are.



## Minutes of the 64<sup>th</sup> Annual Meeting

*Nancy Boyes, Transcriber*

The 64th Annual Meeting and Election was held on Sunday, April 22, 2012, at Santa Maria de la Paz Parish Hall. One hundred-fourteen (114) members and guests attended. The theme “Credit Unions Build a Better World,” was chosen to represent the credit union’s literal and figurative “pouring of new foundations” with the new branches on Airport Road at Academy and the former Land of Enchantment office on Don Diego. Mariachi Sonido del Monte entertained while everyone enjoyed a buffet lunch catered by Anthony & Theresa Lovato.

Board Chair Cathy Alvarado called the meeting to order and introduced the 2012 Nominating Committee Chair Steve Carver. He described the increase of the size of the Board from 5 to 7 members through a Bylaw amendment and how term-lengths for the election would be staggered based on the number of votes received.

Mr. Carver continued by introducing the candidates who each had an opportunity to speak to the members. Candidates for the Board of Directors were: John Block, III, Ben Chavarria, Carmen I. Dominguez, Patricio C. Larragoite, Bryan Maestas (CGFM, CUV), and Linda M. Medina. Candidates for the Supervisory Committee were: Priscilla Archuleta, Shelley Green Dimas, Anthony “Tony” Rivera, and Hazeldine Romero.

The election began following the candidate remarks and, while the votes were counted, the meeting continued with the introduction of the current Board: Cathy Alvarado, Chair; Steve Carver, Vice-Chair; Linda M. Medina, Sec./Treas.; Ben Chavarria and Bryan Maestas, Members. The Supervisory Committee Chair Carmen Dominguez then introduced the other Committee volunteers: Mark Rodriguez, Vice-Chair; Priscilla Archuleta, Sec.; and Hazeldine Romero, Member.

A motion was made, seconded, and approved to dispense with the reading of the 2011 Minutes. The business meeting continued with reports from the officials and executive management. Board Chair Alvarado reported the highlights for the year, chief among them the inclusion of the majority of the staff and members of the former Land of Enchantment Federal Credit Union into the Guadalupe Credit Union family. GCU’s officials, management, and staff

were also very involved in community events and financial education outreach to all ages. Treasurer Linda Medina and Chief Lending Officer Daniel Rael reported respectively on the strong growth of members, assets, and loans.

President/CEO Winona Nava noted the credit union’s milestones of attaining over 12,400 members and \$110 million in assets and outlined the goals ahead. GCU continued to develop banking products and services for those who need help achieving financial success. She thanked all the members for their loyalty to GCU and concluded with staff introductions. Santa Fe County Commissioner Virginia Vigil was introduced. She and her family have been longtime Guadalupe Credit Union members and she reflected on the years of contributions GCU has made in the community.

At the completion of the vote counting Mr. Carver announced the election results:

Board members Chavarria, Larragoite, and Maestas were elected to serve 3-year terms.

Board members Dominguez and Medina were elected to serve 2-year terms.

Supervisory Committee members Archuleta, Dimas, and Romero will serve 3-year terms. Because of the Committee vacancy created by Ms. Dominguez’s election to the Board, Mr. “Tony” Rivera was appointed to fill that vacancy for a 1-year term. All candidates were thanked for their participation in the process and the important role they serve as volunteers of a not-for-profit financial cooperative. A motion was made, seconded, and approved to destroy the ballots.

Final door prizes generously given by El Parasol, Muchos Sandwich Shoppe, The Ranch House, The Lodge at Santa Fe, Sandia Office Supply, and the credit union were presented. There being no other business, a motion to adjourn the 2012 Annual Meeting was made, seconded, and approved.

# Board of Directors Chairperson's Report

*Catherine M. Alvarado, Board Chairperson*

I would like to acknowledge and thank our CEO Winona Nava, GCU management, staff, and volunteers for their collaboration, professionalism, commitment, leadership, time, and expertise in keeping pace with the evolving financial landscape throughout 2012 and into 2013. We have continued to balance conservative decision-making with growth as our country emerges from the recession. Our credit union's CEO, management, and staff have done an excellent job of helping the credit union weather the storm while remaining accountable to the highest standards expected by our membership and Board of Directors.

We continue to serve our members with expanded products and services while preserving financial stability. The credit union maintains a solid trend of steady growth in Assets and Membership, Reserves and Equity and financial performance continues to be above projections. Our loan growth was dampened by high levels of unemployment and economic forces, but we have experienced significant improvement as our credit union board, management, and staff stayed focused on improving loan quality, providing competitive rates and ensuring financial stability.

#### **Accomplishments this past year include:**

- The opening of our new branch on Airport Road.
- The remodel initiation of our Don Diego Branch.
- Successful outreach events to promote financial empowerment within the community. These are just a few examples:
  - Homeownership programs

- Financial literacy in Santa Fe Public Schools
- Partnerships with the Santa Fe Youth Shelter, City of Santa Fe Immigration Committee, Santa Fe Need and Deed, Somos Un Pueblo Unido, and providing free income tax assistance at Santa Fe Community College
- GCU Christmas Families event last year helped 9 local families in need during the holidays.

#### **The Credit Union future plan:**

Looking over the horizon, our Strategic Planning Session considered initiatives to explore and successfully implement a mix of products and services to help us succeed in the changing environment.

The Board and staff also revised our Mission to: "Providing financial empowerment within the communities we serve."

Three GCU Board members, Ben Chavarria, Carmen Dominguez, and myself, were recognized by CUNA President & CEO Bill Cheney for earning the Certified Credit Union Volunteer (CCUV) designation. We have the fiduciary responsibility to have in-depth knowledge to perform our duties on your behalf and uphold many new areas of regulatory compliance by the National Credit Union Administration. Along with the other Board members, who are currently working toward their certifications, we take seriously our responsibility to understand and analyze these important issues.

These are just a few examples of the many great things that GCU is doing to support our membership. We appreciate your business and the trust you place in your credit union. We will continue to do all we can to remain your trusted financial partner.

It has been a privilege to serve you as Board Chair. The Board will continue to work in your best interest and represent you as member-owners for the best financial outcomes. On behalf of the volunteers, thank you for your confidence in electing us to serve you.

# Supervisory Committee Chairperson's Report

*Hazeldine Romero,*

*Supervisory Committee Chairperson*

The Supervisory Committee is made up of five elected member-volunteers. The current members are Priscilla Archuleta, Tony Rivera and Hazeldine Romero. (Shelly Dimas resigned when she moved out of Santa Fe and Mark Rodriguez resigned in March.)

The Committee is responsible for reviewing the records of our credit union to ensure the day-to-day operations are timely, honest and accurate, and in compliance with both regulations and the policies and procedures established to protect our members' accounts. We do this by reviewing the audits performed by the Credit Union's Internal and Compliance Auditors, and contracted external auditors.

The Committee works closely with the Internal and Compliance Auditor, the Management team, and the Board of Directors. The financial services industry is constantly changing, resulting in more regulations. We make sure that the internal and external audits test for compliance with these increasingly complex regulations.

The Committee is satisfied that our Credit Union substantially complies with all regulations, and policies and procedures. The contracted auditors, Barraclough & Associates, performed the annual agreed-upon procedures audits. The audit results and recommendations were discussed with the Committee, the Board and Management. There were no major concerns noted in the audit.

The Committee appreciates the hard work and dedication of the Board, the Executive Management team and staff members of GCU.

We look forward to continuing to work for you in ensuring that the day-to-day functions of our credit union are performed for your greatest benefit and at the quality demanded by the members.



*Trust: Putting your best interests first and following through on our promises, every time.*



*Family: There for you when you need us, in good times and in bad, at every stage of life.*

## Treasurer's Report

*Linda M. Medina,  
Board Secretary/Treasurer*

Each year we present to you a comprehensive view of your Credit Union financial status. It is my great pleasure and pride to report a Statement of Financial Condition for 2012.

The year 2012 continued to be marked with economic challenges for our members and for the financial services industry. The Credit Union implemented initiatives to help reduce overall credit risk and operating expense. The result of these actions helped the Credit Union to maintain a high degree of financial strength while the financial services industry continues its slow recovery. For your reference, a comparison of where we stood as of December 31, 2012 compared to 2011 is presented at right.

For 65 years, through great economic times and bad, Guadalupe Credit Union has managed your money with the very highest financial standards. Protecting our members' resources is our highest priority, in any economic climate. Our CEO, management team, and staff are dedicated to continuing this tradition of delivery, exceptional experiences, the best products and service solutions, and professional experts to help every member improve his or her financial well-being, especially during trying economic times.

We, as a credit union family, look forward to another year of financial wellness and prosperity. Thank you for your confidence and commitment to Guadalupe Credit Union. Together, we have made this a successful year.

Guadalupe Credit Union Statement of Financial Condition		
ASSETS	DECEMBER 31, 2011	DECEMBER 31, 2012
Total Loans	\$89,383,473.69	\$93,985,228.18
Less Allowance for Loan Loss	(1,339,945.55)	(1,166,123.71)
Cash	2,417,998.64	2,416,944.39
Investments	15,536,235.16	21,225,006.09
Building & Equipment	3,818,185.95	6,275,627.63
Other Assets	2,783,357.53	2,002,007.96
<b>Total Assets</b>	<b>\$112,599,305.42</b>	<b>\$124,738,690.54</b>
LIABILITIES, SHARES & EQUITY		
Liability	\$ 293,275.12	\$ 692,906.93
Share Certificates	47,830,924.14	50,490,159.99
IRA Deposits	5,757,702.95	6,131,914.46
Share Draft/Checking	8,774,046.33	10,080,589.25
Money Market Shares	15,324,130.33	18,001,414.43
Shares	25,469,861.41	28,760,437.41
Other Comprehensive Income	(646,598.00)	(885,582.00)
Undivided Earnings	9,065,904.05	10,736,790.98
Regular Reserves	730,059.09	730,059.09
<b>Total Liabilities, Shares &amp; Equity</b>	<b>\$112,599,305.42</b>	<b>\$124,738,690.54</b>
INCOME STATEMENT		
Loan Income	\$6,668,361.02	\$6,853,659.16
Investment Income	49,818.34	63,034.26
Other Income	1,601,648.45	1,876,113.76
<b>Total Income</b>	<b>8,319,827.81</b>	<b>8,792,807.18</b>
Less Operating Expense	(5,101,731.47)	(5,446,523.02)
<b>Operating Income</b>	<b>3,218,096.34</b>	<b>3,346,284.16</b>
Dividends to Members	(795,338.86)	(708,543.38)
Interest on Borrowed Money	-	-
Less Loan Loss Expense	(942,656.71)	(621,000.00)
<b>Net Income from Operations</b>	<b>\$1,480,100.77</b>	<b>\$2,016,740.78</b>
Gain/Loss on Investment	-	-
Gain/Loss on Disposition of Assets	(129,698.96)	(243,224.78)
NCUSIF Stabilization Premium/ Reimbursement	(243,599.58)	(102,629.07)
<b>Net Income</b>	<b>1,106,802.23</b>	<b>1,670,886.93</b>



*Strength: An unwavering commitment to protecting your funds and ensuring that whatever the economic weather, we will stand firm.*

Community: We are stronger when we work together.



## Loan Report

*Winona Nava, President/CEO*

In 2012, Guadalupe Credit Union loans grew 5.15% by year-end, an increase of \$4.6 million from December 2011.

As your credit union, we are always looking for opportunities to better serve the unique loan needs of our members. In the year ahead, we are rolling out several new ways to do just that: a new branch serving Northern New Mexico, new loans specially designed for the important milestones of life, and a new member loyalty discount that rewards you for using your membership to the fullest. These new products and services will benefit the financial goals of both our members and the credit union.

We are also currently offering great loan promotions, including rates as low as 3.75% APR\* on first mortgage financing and rates as low as 1.99% APR\* on new and used vehicle financing. We invite all members who may have financed their home, vehicle or other purchase with someone else to bring their loan home to Guadalupe Credit Union. We offer a variety of repayment terms and competitive rates to help you save money and simplify your finances.



Partnership: Working together with other experts and organizations in the community to help members achieve their financial goals.



### Guadalupe Credit Union 2012 Loans

New Autos	69	\$1,136,514.90	4%
Used Autos	1,702	\$12,077,594.88	38%
Signature	154	\$396,154.22	1%
Recreational Vehicles	92	\$523,264.51	2%
Mobile Homes	173	\$1,430,439.83	5%
Signature Equity	0	\$0.00	0%
Workout	32	\$90,601.93	<1%
Mortgage-Demand	44	\$4,899,113.42	16%
Mortgages	48	\$3,811,455.53	12%
Land	27	\$1,098,057.49	3%
Construction Loans	0	\$0.00	0%
HELOC	90	\$346,852.17	1%
Mortgage Equity	10	\$203,170.00	1%
Check Guard-Line of Credit	11,487	\$4,141,308.50	13%
Share Secured	285	\$1,344,922.64	4%
<b>Totals</b>	<b>14,213</b>	<b>\$31,499,450.22</b>	<b>100%</b>

Our financial counseling team continues to grow. This year, we have added two Financial Counselors, Ana Garcia and Lisa Levy. They are dedicated to helping you gain control now and build a solid financial future through personalized guidance in budgeting, saving, borrowing responsibly and setting achievable goals that matter.

Members are invited to schedule your free one-on-one appointment to take a look at your financial picture, get answers to your questions, or just get a free credit checkup today. In Santa Fe, contact Diane Sandoval at (505) 216-0514 or by e-mail at [dsandoval@guadalupecu.org](mailto:dsandoval@guadalupecu.org), or Ana Garcia at (505) 216-0474 or by e-mail at [agarcia@guadalupecu.org](mailto:agarcia@guadalupecu.org). Lisa Levy will be serving our members at our new Taos branch. Consultations are always completely confidential, and at no charge to members.

On behalf of the Guadalupe Credit Union lending team, thank you for coming to us first with your financial needs and recommending us to your family and friends. We look forward to serving you in 2013 and being your financial partner for life.

*\*Annual Percentage Rate (APR) based on credit approval, some restrictions apply. Please contact a Guadalupe Credit Union lender for complete details.*



*Member-Owned: No outside investors or corporations calling the shots here, only members. You own your credit union, you make it thrive, and you benefit when it succeeds.*

## President/CEO's Report

*Winona Nava, President/CEO*

As we celebrate Guadalupe Credit Union's 65th year in 2013, we look back to the founding principles that continue to guide us: the idea that people deserve to have a financial institution that works in their best interest, that helps build up the community, and that is stronger when we work together.

I am proud to report that 2012 was a year of opening doors so that even more of our friends and neighbors can experience the benefits of having a credit union on their side. In 2012, we:

**1. Grew to 13,237 members and just under \$125 million in assets at year-end.**

Our members continue to spread the word about what Guadalupe Credit Union has done for them, and it shows. Thanks to you and our dedicated team, we are growing while remaining safe and sound.

**2. Opened our new expanded Airport Rd branch**

With three drive-thru lanes, a drive-up ATM, and extended hours (open 8:30am to 7:00pm most weekdays, and 9:00am to 1:00pm Saturdays), our new branch at 3721 Academy Rd is not only better equipped to serve our members living and working on the south side of Santa Fe, but also doubled our capacity for Saturday service!

**3. Began opening earlier at all branches**

You asked, and we listened! All GCU branches now open at 8:30am at the drive-thru.

Plus, thanks to our partnership with State Employees Credit Union through Shared Branching, members of both credit unions enjoy the option of using SECU's new branch on Cerrillos Rd (across from the new Wal-Mart) as early as 7:30am weekdays, or our new Airport Rd branch as late as 7:00pm. We want to be there for you when you need us, on your schedule.

**4. Lowered the minimum share balance from \$100 to \$5**

We believe in meeting members where they are, and we understand that for many people, coming up with a \$100 minimum is simply out of reach, especially in the current economy. Your first deposit should be the first step in the road to building savings, not an obstacle to it. That's why the Board voted to lower the \$100 minimum share requirement in effect

since 1948 to just \$5. We hope this change will allow even more Northern New Mexicans to reap the benefits of membership.

**5. Launched the Generation GCU Account, just for young adult members**

When you're just starting out on your own, there's a lot to learn, especially about managing finances. Our new Generation GCU Account is designed to support our members age 18-25, with special benefits that provide a little extra breathing room through that time of transition and growth. And to help these young members start on the right path, we offer a discount of 1% on loan rates when they use our free financial coaching.

**6. Developed a Second Chance Debit Card**

Another new product designed to help people just starting out, or those who have made mistakes in the past, is our new Second Chance Debit Card. It provides a safe, low-cost, convenient checking option for people who might be turned down for a checking account elsewhere. It minimizes the risk of getting in over your head with NSF fees, and becomes eligible to convert to a regular checking account with responsible use.

**7. Hired our first full-time Certified Financial Counselor**

Many of you knew Diane Sandoval as Manager of our Osage Ave branch. Diane has a long history of working one-on-one with members to untangle sticky financial situations and reach their financial goals. Her experience and passion made her the natural choice to become GCU's first full-time Financial Counselor. She received her certification last year and is ready to help you with financial questions from budgeting strategies to retirement planning. Give her a call today!

**8. Received a \$250,000 grant**

We were proud to receive a quarter-million-dollar grant from the Community Development Financial Institutions (CDFI) Fund in 2012. This grant is awarded in recognition of GCU's ongoing work to serve members of all income levels and backgrounds, and to help build stronger communities. The grant makes it possible for us to expand this work even further in Northern New Mexico, including the addition of our new branch in Taos!

For 65 years, Guadalupe Credit Union has remained committed to bringing the credit union ideal, "for people, not for profit," home to benefit Northern New Mexico. Doing so is always a dance between tradition and innovation, between the individual and the community, among generations and cultures. It's not always easy, but it's what we love to do. We look forward to serving you in 2013 and continuing the dance for many, many years to come.



*Tradition: Connecting to the strength of our roots that guides our growth into the future.*

