

2009 ANNUAL REPORT

Board of Directors



Back Row (left to right): Brenda Roosa, Janet Montz, Becky Costantino, Barb Van Matre

Front Row (left to right): A. Bryce Castillon, John Pawleska, Larry Hell

CHAIRMAN & PRESIDENT'S REPORT

Since 1963, Trona Valley Community Federal Credit Union has focused on serving our communities. The credit union philosophy of "People Helping People" still burns strong through the spirit of cooperation with its members. While Trona Valley's President, Board of Directors, Supervisory Committee, and Staff work diligently to ensure that Trona Valley Community FCU continues to be a stable financial institution for its members, the goal of serving its members well in both good times and challenging times remains foremost.

At the end of a tumultuous economic year, it's time to take a breath to consider the times we've experienced. A year ago, in the midst of one of the worst stock market declines in history, it became obvious that many trying months would lie ahead. The world wide banking system was in disarray, and consumer confidence was at an all time low. Although Trona Valley was able to weather the storm and make progress, many challenges remain.

Maintaining public trust in the financial system is essential for any type of economic recovery and the success of your credit union. Where others have failed their customers and communities, Trona Valley continues to fulfill its promise to serve its members well. The trust and loyalty of our members are supremely important to us. Trona Valley takes pride in its member service skills and is always working to make them better. All of our members are important to us and are treated with respect and dignity. Trona Valley's goal is to continue to earn your trust and loyalty by not only continuing to be your stable financial institution, but also in its commitment to be an active participant in our communities. Be assured that Trona Valley Community Federal Credit Union will continue to do its very best to serve you and your communities.

On behalf of the Board of Directors, the Supervisory Committee, and the staff of Trona Valley, we thank you.

Larry Hell, Chairman

Marsha Tynsky, President

SUPERVISORY COMMITTEE REPORT

Your Supervisory Committee is appointed by the Board of Directors in accordance with the Federal Credit Union Act, and ensures that your credit union conducts its operations and activities in a safe and sound manner. The Committee, as the members' representative and official auditor, has the responsibility to review and evaluate the overall financial operations and performance of your credit union, including that of its management staff, to ensure that all the regulations, procedures and policies that govern this institution are properly followed.

To assist the Committee in carrying out its responsibilities, it retains the services of Ferrin and Company, LLC, a certified public accounting firm, to perform the required audits. The Supervisory Committee is pleased to report Trona Valley Community Federal Credit Union's overall financial condition to be strong and member assets are secure.

In order to effectively serve as your representative, the Committee must be kept aware of your concerns. This can be done by formally writing Trona Valley Community FCU, ATTN: the Supervisory Committee, 840 Hitching Post Dr., Green River, WY 82935, or by informally contacting any member of the Committee.

The Supervisory Committee maintains a confidential relationship with all members and looks forward to serving you in 2010.

Sincerely,

Lollie Lebario

COMMITTEE MEMBERS

Board of Directors

Larry Hell, Chairman

Janet Montz, Vice Chairman

Becky Costantino, Secretary

John Pawleska, Treasurer

Brenda Roosa

A. Bryce Castillon

Barb Van Matre

Supervisory Committee

Lollie Lebario

Kelly Brink

Jim Harrell

Nish Ferrero

CREDIT UNION HAPPENINGS

The World is Yours...

Make A Difference



Scholarship Applications
Now Available

Visit our website or stop
by any branch location to
pick up an application.
Scholarship deadline is
June 30, 2010.

Big Solutions for Your Small Business

Being a small or at-home business owner can be incredibly time consuming. It's important that your business finances are as simple, convenient and hassle-free as possible, allowing you to focus on what's important.

As a Business Member of Trona Valley Community FCU, your business will enjoy lower fees, above average yields on deposits and FREE online services.

To learn how Trona Valley can help your business, contact a Member Services Representative today!

My Generation Checking & Savings Accounts

Whatever your savings goals are, My Generation Accounts will help you save for what's important, without making you jump through hoops. My Generation is a rewards program that offers monthly ATM fee refunds, high dividends and automatic savings for doing what you already do. This account is designed to reward all age groups and is totally FREE, with no minimum balance requirements. To earn more green while going green simply sign up for e-statements, conduct 10 debit card transactions each month and have 1 electronic payment or deposit through Bill Pay, Direct Deposit or a reoccurring ACH debit. It's that simple!

Visit any branch location to become a My Generation Member and start earning more today.

FINANCIAL STATEMENTS TRONA VALLEY COMMUNITY FCU

GL BALANCE SHEET FOR DECEMBER 2009

LOANS	103,061,000	SHARE DRAFTS	16,048,000
ALLOWANCE FOR LOAN LOSS	<1,886,000>	SHARE ACCOUNTS	27,135,000
NET LOANS	101,175,000	MONEY MARKET ACCOUNTS	13,189,000
INVESTMENTS	10,447,000	CERTIFICATES	52,651,000
OTHER ASSETS	10,058,000	OTHER LIABILITIES	2,382,000
		NET WORTH	10,275,000
TOTAL ASSETS	121,680,000	TOTAL LIABILITIES AND EQUITY	121,680,000

TREASURER'S REPORT 2009

2009 was a challenging year for the financial services industry. But it is precisely the nature of the economic climate today that inspires my message to you. Trona Valley Community Federal Credit Union today is as strong, healthy and ready to serve our members as ever.

Even with all the economic upheaval, 2009 was a strong year for Trona Valley. We are proud to say that even during these tough economic times, our members continued to increase their savings and their loans. With that being said, our delinquencies and charge-offs also increased in 2009, as we expected.

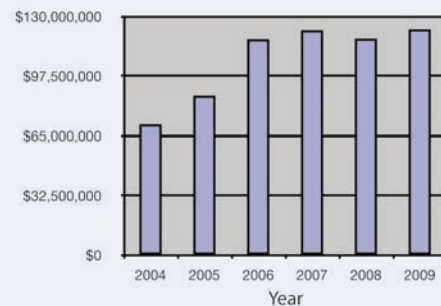
Trona Valley has always worked hard to watch our spending, but never more than now. Understanding that our members are also doing the same, we have developed a new program called My Generation. My Generation is a rewards program that offers monthly ATM refunds, higher dividends on both savings and checking accounts and also offers automatic savings. My Generation rewards all age groups, is FREE and has no minimum balance requirements. To learn more, stop by any of our branch locations.

Thanks to the efforts of a great management team, staff, Board of Directors and Supervisory Committee, 2010 is shaping up to be a good year for your credit union, even with the slow economic recovery. For more than 40 years, through great economic times and bad, Trona Valley has managed your credit union in a manner consistent with the very highest financial standards. We are dedicated to continuing this tradition of delivering exceptional experiences, the best products & services, and professionals to help every member improve their financial well-being.

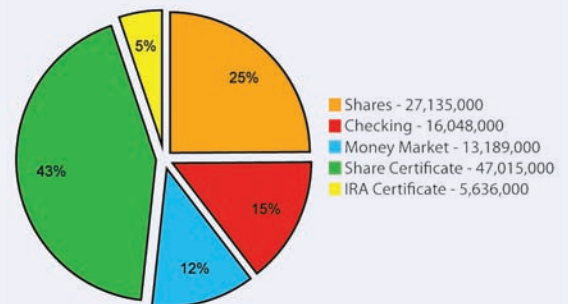
We know you have choices, and we want to thank you for choosing Trona Valley. Thanks for another great year!

John Pawleska, Treasurer

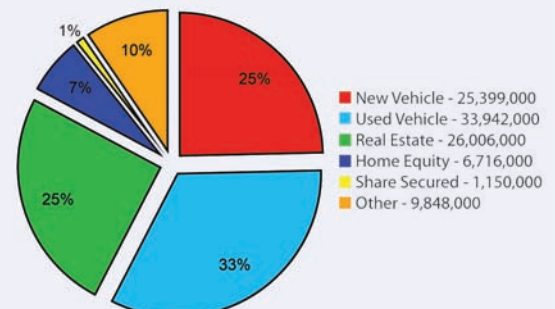
Asset Growth



Equity Distribution



Loan Distribution



TRONA VALLEY COMMUNITY FCU

Management Team



Back Row(left to right): Melanie Hutchison, Deli Frantzen, Jennifer Cuthbertson, Stephanie Riddle

Front Row (left to right): Lisa Banks, Marsha Tynsky, Linda Fusselman

www.TronaValley.com

Mission Statement

Trona Valley Community Federal Credit Union is committed to being your financial institution of choice, serving you the credit union way.

Locations

Green River Branch
840 Hitching Post Dr.
Green River, WY 82935
(307) 875 – 9800

Rock Springs Branch
85 Gateway Blvd.
Rock Springs, WY 82901
(307) 362 – 7773

Evanston Branch
236 Harrison Dr.
Evanston, WY 82930
(307) 789 – 3900

We do business in Accordance
with the Federal Fair Housing
Law and the Equal Credit
Opportunity Act



We Do Business In Accordance With the
Federal Fair Housing Law and the
Equal Credit Opportunity Act

An official publication of Trona Valley Community Federal Credit Union
840 Hitching Post Drive, Green River, WY 82935
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Your savings federally insured to
at least \$250,000 and backed
by the full faith and credit of the
United States Government

