

From the Supervisory  
Committee

Obtaining an independent, objective and comprehensive annual audit is the primary function of the Supervisory Committee. For the year 2009, the services of the CPA firm Cindrich, Mahalak & Co., P.C., were retained to carry out this mandate.

The audit was conducted in accordance with auditing standards generally accepted in the United States of America. The audit included examining, on a test basis, the evidence supporting the amounts and disclosures in the financial statements. It also included assessing the accounting principles used and significant estimates made by management, as well as the evaluation of the overall financial statement presentation.

The audit report clearly shows that the financial statements present fairly, in all material respects, the financial position of Auto Body Credit Union as of December 31, 2009 and the results of its operations for the year then ended, in conformity with accounting principles generally accepted in the United States of America.

Respectfully submitted,  
Martha Adams, chairwoman

Board of Directors:  
Larry Rademacher, chairman  
Doug Fernsler, vice chairman  
Margo Kleinfelt, treasurer  
Harold Brown, membership officer  
Dan Smith, director  
Benjamin Gary, director  
Mark Van Epps, director

Supervisory Committee:  
Martha Adams, chairwoman  
Stephen Bramos  
Kevin Goff

## LOCATIONS

MAIN OFFICE  
111 S. WAVERLY RD.  
LANSING, MI 48917

WEST OFFICE  
137 S. MARKETPLACE BLVD.  
LANSING, MI 48917

SOUTH OFFICE  
320 E. JOLLY RD.  
LANSING, MI 48910

DEWITT OFFICE  
14049 Lindsey Lane  
Dewitt, MI 48820

IONIA OFFICE  
428 W. WASHINGTON ST.  
IONIA, MI 48846

517.323.3644  
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AUTO BODY  
CREDIT UNION

Annual Report  
2009

