HASKELL COUNTY HOSPITAL DISTRICT BOARD MEETING MINUTES – JANUARY 27, 2026

Haskell County Hospital District Board held a special meeting on January 27th at 6:00 PM in the Haskell Hospital Education Building at 1 Avenue N, Haskell, Texas, per the Open Meetings Act.

Attending: President Robbie Peiser, Vice President Amy Martin, Secretary Darlene Hopkins, Member Lynn Dale Dudensing, Member Elna Camacho, Member Reida Penman, CEO Michelle Stevens, COO Mary Belle Olson, CFO Elizabeth Miller (Zoom), and Controller Crystal Molina (Zoom).

Absent: CNO Meghan Shelton, ACNO Dana Myers.

General Public: None.

Invited Guests: Ryder Cude with FSB.

1. **Call to Order and Invocation.** Robbie Peiser called the meeting to order at 6:00 PM and certified a quorum.
2. **Public Comment.** No public comment.
3. **NEW BUSINESS**
4. **Review and approve the First State Bank UC loan.** The board reviewed the term sheet provided by Ryder with First State Bank. The loan amount is up to $418,053.23, origination fee of 2%, interest is 8.75% (WSJP+2%), due by March 31, 2026. Lynn Dale asked about the origination fee and stated that it still seemed high. He stated that it was effectively 30% when combining the $8K in origination fees and the interest rate of 8.75%, which is usurious. According to Lynn Dale, these seem like "loan shark" rates. After discussing the need for the loan and the importance of the UC revenue, Elna made the motion to approve the loan. Darlene seconded. All voted to approve the loan with the exception of Lynn Dale.
5. **Adjourn** - President Peiser adjourned the meeting at 6:23 PM. The regular board meeting is February 3, 2026.

Darlene Hopkins — 2-3-26
Board Secretary — Date

Robbie Peiser — 2-3-26
Board President — Date

[signature] — 2-3-26
CEO — Date