

HELPING YOU PROSPER

Innovation with purpose. Growth with intention.
2024 Annual Report



PERSONAL TAILORED GUIDANCE
to help you

prosper

920.882.4800 | MyProspera.com



As we reflect on the past year and set our sights on the future, we are proud to share that Prospera continues to thrive - thanks to your trust, your support, and our shared belief in the power of people helping people.

In 2024, we made meaningful strides in expanding our reach, investing in better technology, and deepening our commitment to personalized service. Our focus has always been to provide personal, tailored guidance to help our members prosper. And that mission is more relevant today than ever.

Looking ahead to 2025, we are concentrating on two strategic goals: continued membership growth and growth in checking account relationships. These aren't just numbers on a page, they're a reflection of the impact we're making in our communities. Every new member represents a new opportunity to help someone achieve financial confidence. Every new account opened is a step closer to building stronger, more meaningful relationships with those we serve.

To support this, we recently launched Connect Plus, our new high-yield checking account designed to reward members for everyday banking. It's a product that puts more money back in our members' hands, while keeping the simplicity and personal service that sets Prospera apart. We believe Connect Plus will be a key driver in welcoming new members and increasing the value we offer to those who already call Prospera home.

As we move into the year ahead, our priorities are clear: grow with intention, innovate with purpose, and always stay true to the values that define us. Together, we're building a stronger, more connected Credit Union; one that provides personal, tailored guidance to help our members and team members prosper.

Thank you for being part of the Prospera story. We're honored to serve you, and excited for what's ahead.

Finally, as you can see from the graphs on the following page, Prospera continues to hold steady in an uncertain economy in loans, checking, assets, members, and reserves. This means we were able to help more people on their journey to financial health.

AMERICAN BANKER

2024 **Best Credit Unions
to Work For**



SHEILA SCHINKE
CEO



Thomas Clifford
Chairperson



Board of Directors

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JILL UITENBROEK
Vice-Chairperson

JILL RONK
Treasurer

BEAU ASHTON
Secretary

SCOTT BARR
Director

MELISSA BUBLITZ
Director

LINDSAY FENLON
Director

TIM MCADOW
Director

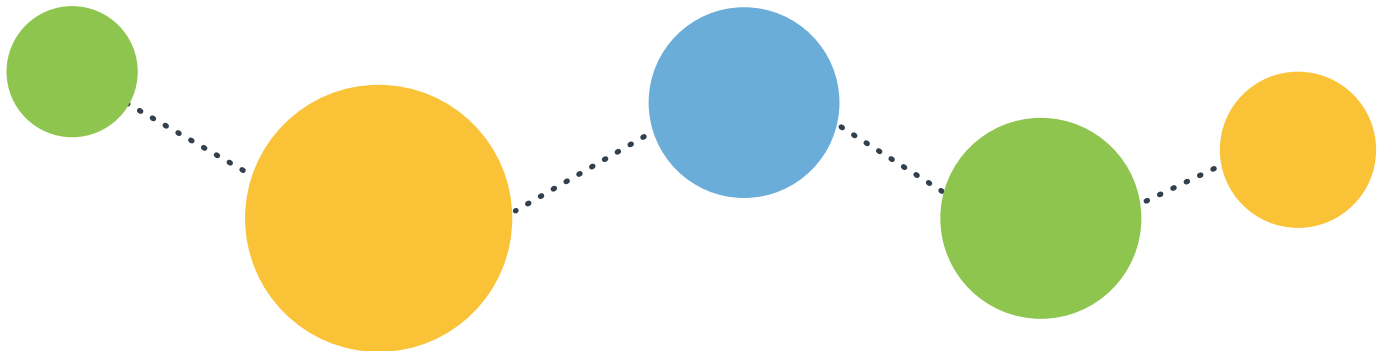
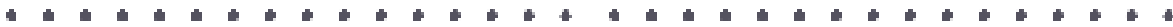
BRIAN RHODES
Director



Financial Summary

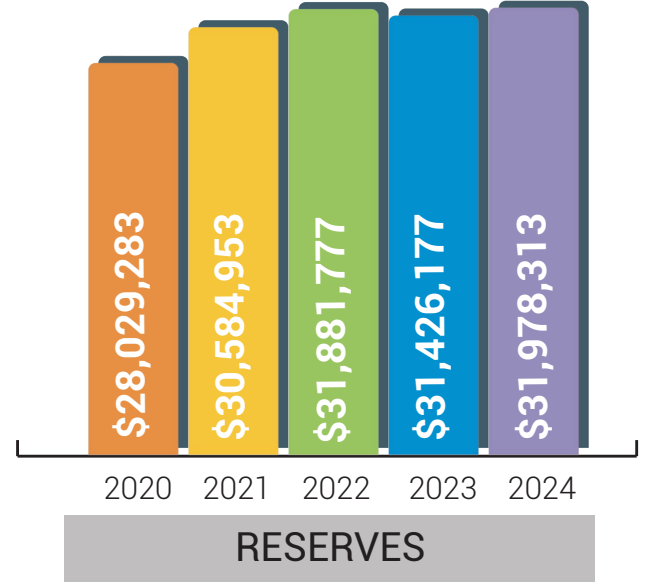
Balance Sheet	2023	2024
Cash and Equivalents	\$ 5,583,449	\$ 5,431,650
Net Loans	\$ 314,771,128	\$ 303,430,941
Investments	\$ 38,096,360	\$ 34,706,830
Fixed Assets	\$ 9,447,248	\$ 9,145,041
Other Assets	\$ 8,478,429	\$ 12,035,676
TOTAL ASSETS	\$ 376,406,614	\$ 364,750,138
Member Deposits	\$ 317,354,526	\$ 313,757,994
Other Liabilities	\$ 27,625,911	\$ 19,013,831
Total Reserves	\$ 31,426,177	\$ 31,978,313
TOTAL LIABILITIES & EQUITY	\$ 376,406,614	\$ 364,750,138

Income Statement	2023	2024
Interest Income	\$ 17,116,495	\$ 19,491,933
Other Income	\$ 4,593,534	\$ 4,310,519
TOTAL INCOME	\$ 21,710,029	\$ 23,802,452
Operating Expenses	\$ 15,493,605	\$ 15,690,484
Interest Expense (dividends)	\$ 6,160,157	\$ 7,559,833
Total Expenses	\$ 21,653,762	\$ 23,250,317
TOTAL INCOME	\$ 56,267	\$ 552,135



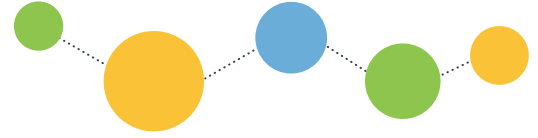


Financial Summary





2024 Charitable Giving



The Giving Committee includes Prospera team members from various departments, both in branches and the back office.

Thank you to

Cheryl Ellis, Senior Mortgage Lender

Heather Funk, Director of Branch Operations

Crista Larson, Director of Marketing

Anthony LeVasseur, Assistant Branch Manager

Todd Thiel, Chief Digital & Technology Officer

Grecia Ramirez, Financial Service Representative

Keely Wilson, Prosperity Partners Assistant

PROSPERA'S PRIORITIES IN GIVING

We are specifically focused on youth and the following areas:

Education | Providing and supporting educational programs in the community with a special emphasis on financial literacy.

Quality of Life | Giving to charitable causes in our community that are focused on meeting basic human needs, with a special emphasis on ensuring members, their families and the community at large have safe and sustainable housing.

Poverty | Giving to charitable causes in our community that are focused on ending poverty and hunger.

Diversity, Equity & Inclusion | Giving to charitable causes in our community that are focused on engaging diverse voices, removing barriers to opportunity, and eliminating disparities so that all people may thrive.

\$27,000 DONATED IN 2024!

- Apricity
- Boys & Girls Club of the Bay & Lakes
- Boys & Girls Club of the Fox Valley
- Christine Anne Domestic Abuse Services
- Community Benefit Tree
- COTS
- Day By Day Shelter, Inc.
- Feeding America Eastern Wisconsin
- Girl Scouts of the Northwestern Great Lakes
- Harbor House Domestic & Sexual Violence Programs
- LEAVEN, Inc.
- Rawhide Inc.
- Riverview Gardens, Inc.
- Salvation Army Service Extension - Outagamie
- Spierings Cancer Foundation, Inc.
- St. Joseph Food Program
- St. Vincent de Paul of Appleton
- Town of Buchanan Fire and Rescue
- United Way Fox Cities
- VPI
- World Relief Wisconsin



Milestone Anniversaries

30 YEARS



KELLY HOPPE
ACH SPECIALIST

10 YEARS



JOHN BRANDT
UNDERWRITING MANAGER

5 YEARS



JEFF CUMBERLAND
MEMBER SERVICE ASSOCIATE



JAMES GUARD
RISK MANAGER



GINA MARVILLE
MORTGAGE PROCESSOR

Congratulations

Thank you for your loyalty and dedication to Prospera!



DRIVE BY PURPOSE, POWERED BY PEOPLE

Personal, tailored guidance in action - in service, culture & community.





PERSONAL TAILORED GUIDANCE

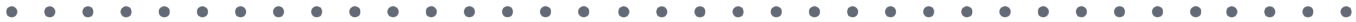
to help you *prosper*

The Prospera Promise

At Prospera, our promise is simple but powerful: to offer personal, tailored guidance that helps our members - and our team members - prosper. It's the foundation of how we show up every day, for every person we serve.

"Help You Prosper" is more than a phrase; it's our commitment in action. It means creating genuine personal connections, where your goals are heard and supported. It means being your partner in financial decisions, offering real guidance and not just products. And it means making sure everyone, no matter where they start, feels seen, supported, and included. We believe prosperity looks different for everyone, and that's why our guidance is never one-size-fits-all.

Federally insured by NCUA. Equal Housing Opportunity. Membership Eligibility Requirement.



Branch Locations



Ballard

4830 N. Ballard Rd., Appleton, WI 54913



Darboy

N9660 County Rd. N, Appleton, WI 54915



Grand Chute

5140 W. Integrity Way, Grand Chute, WI 54913



Menasha

849 Warsaw St., Menasha, WI 54952



Neenah

934 S. Green Bay Rd., Neenah, WI 54956



Oshkosh

90 Wisconsin St., Oshkosh, WI 54901