

HELPING YOU PROSPER

Focused on Growth. Committed to You.



PERSONAL, TAILORED GUIDANCE TO HELP YOU *prosper!*

myprospera.com | 920-882-4800

Appleton | Darby | Grand Chute | Menasha | Neenah | Oshkosh | Hablamos Español Grand Chute

Federally insured by NCUA. Membership eligibility requirement.

As we reflect on 2025, I am proud of the progress we made together, progress rooted in the priorities that have always guided us: growing our membership while delivering the exceptional service our members know and trust. At the heart of this work is our commitment to providing personal, tailored guidance that helps our members and communities prosper.

That commitment took shape in meaningful ways throughout the year. We introduced Connect Plus Checking and Connect Savings to help members make steady financial progress through products designed for real life, rewarding everyday banking, removing common barriers to saving, and creating more opportunities to build momentum at every stage.

We also strengthened how we serve members day to day. Thoughtful updates to our operations and lending structure allow us to meet members where and how they choose to bank, while providing clearer guidance, deeper expertise, and consistent support through important financial decisions. Together, these efforts ensure our members can move forward with confidence, knowing they have a trusted partner focused on their long-term success.

As we look ahead to 2026, our focus is on purposeful growth and intentional simplification, so we can continue delivering the personal, high-quality experience our members expect. By clarifying what matters most in every interaction, being present, partnering with care and expertise, and providing the right solutions, we strengthen our ability to serve members consistently, with trust and confidence.

We are also investing in the people who serve you. By expanding education and professional development, we are deepening our team's expertise to better support increasingly complex financial needs.

As a member-owned cooperative, thoughtful growth allows us to reinvest in our people, our services, and our communities, ensuring we are well-positioned to build a strong, resilient future together.

Sheila Schinke
CEO




Thomas Clifford
Chairperson




- **Jill Uitenbroek**
Vice Chairperson
- **Beau Ashton**
Secretary
- **Jill Ronk**
Treasurer
- **Scott Barr**
Director
- **Lindsay Fenlon**
Director
- **Tim McAdow**
Director
- **Brian Rhodes**
Director
- **Melissa Bublitz**
Director
-

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Balance Sheet	2024	2025
Cash and Equivalents	\$ 5,431,650	\$ 5,245,102
Net Loans	\$ 303,430,941	\$ 305,264,110
Investments	\$ 34,706,830	\$ 43,461,602
Fixed Assets	\$ 9,145,041	\$ 8,943,608
Other Assets	\$ 12,035,676	\$ 11,208,214
TOTAL ASSETS	\$ 364,750,138	\$ 374,122,636
Member Deposits	\$ 313,757,994	\$ 319,367,657
Other Liabilities	\$ 19,013,831	\$ 21,064,828
Total Reserves	\$ 31,978,313	\$ 33,690,151
TOTAL LIABILITIES & EQUITY	\$ 364,750,138	\$ 374,122,636

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Income Statement	2024	2025
Interest Income	\$ 19,491,933	\$ 20,011,857
Other Income	\$ 4,310,519	\$ 4,423,997
TOTAL INCOME	\$ 23,802,452	\$ 24,435,854
Operating Expenses	\$ 15,690,484	\$ 15,683,125
Interest Expense (dividends)	\$ 7,559,833	\$ 7,040,891
Total Expenses	\$ 23,250,317	\$ 22,724,016
TOTAL INCOME	\$ 552,135	\$ 1,711,838



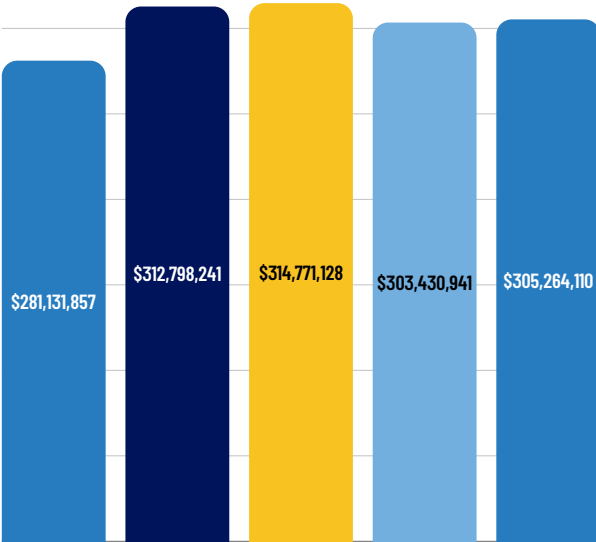
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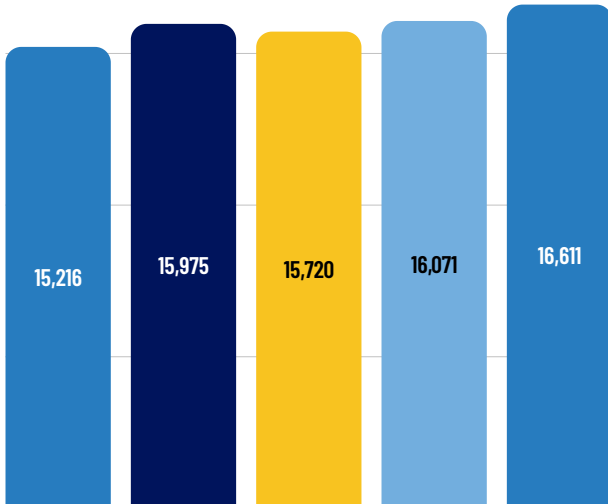
Net Loans

● 2021 ● 2022 ● 2023 ● 2024 ● 2025



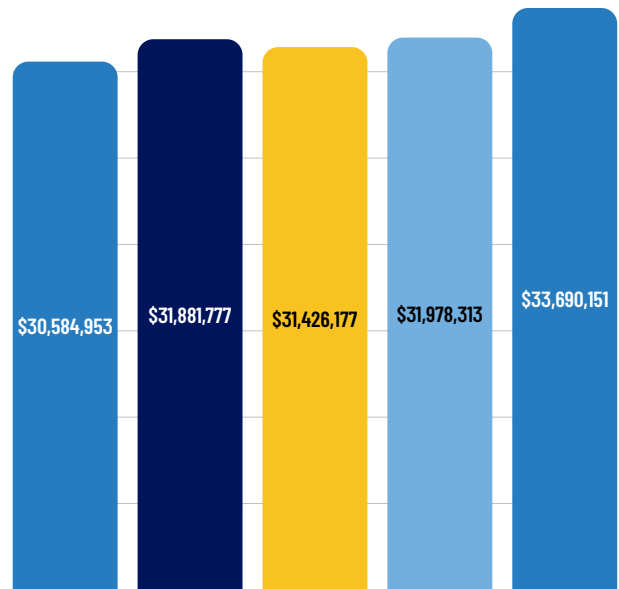
Checking Accounts

● 2021 ● 2022 ● 2023 ● 2024 ● 2025



Reserves

● 2021 ● 2022 ● 2023 ● 2024 ● 2025



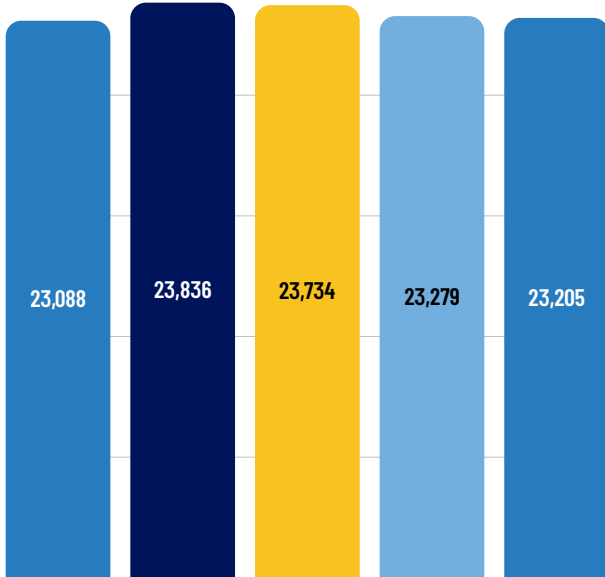
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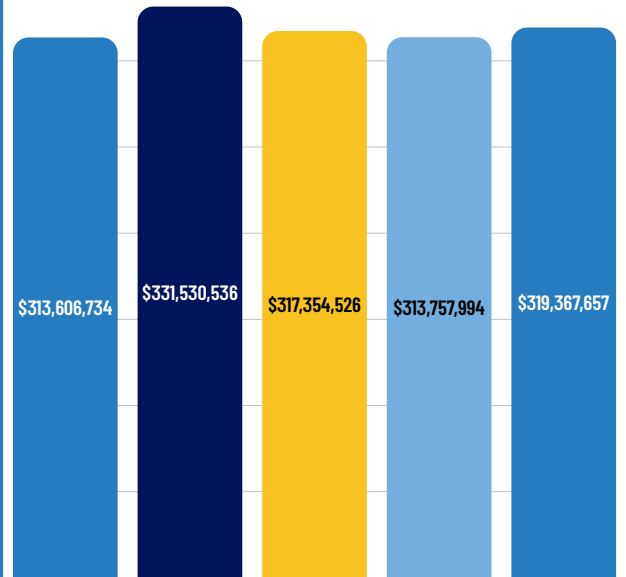
Memberships

2021 2022 2023 2024 2025



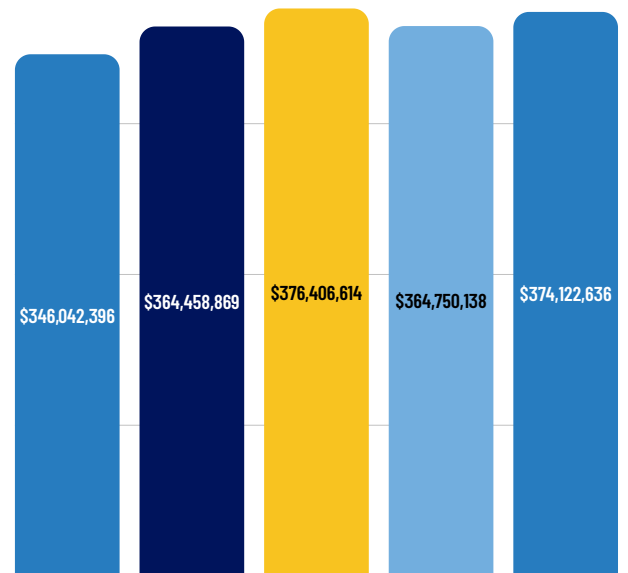
Net Deposits

2021 2022 2023 2024 2025



Total Assets

2021 2022 2023 2024 2025



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2025 CHARITABLE GIVING

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

Thank you to:

- Heather Funk - Director of Branch Operations
- Scott Sawinski - Business & Community Development Manager
- Kristy Sipiorski - Director of Marketing
- Ryleigh Nelson - Marketing Coordinator
- Jami Keberlein - Director of Lending Support
- Todd Thiel - Chief Digital & Technology Officer
- Jodi Westberg - Contact Center Representative
- Grecia Ramirez - Financial Services Representative
- Keely Wilson - Prosperity Partners Assistant

\$30,000
Given to
22 Local
Nonprofits!

PROSPERA'S PRIORITIES IN GIVING

We are specifically focused on 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.

**Saving Paws Animal Rescue | B.A.B.E.S. | Inc Desert Veterans of Wisconsin |
Greater Fox Cities Area Habitat for Humanity | Rawhide Youth Services | Big Brothers Big
Sisters | Reach Counseling | The Salvation Army | St. Joseph Food Program |
Feeding America Eastern WI | Boys & Girls Clubs | Spierings Cancer Foundation |
CAPS Services | The Lakes Inc | COTS | Pillars | Girl Scouts of the NW Great Lakes |
Covey | Apricity | Our Pack Animal Rescue | Wisconsin Veterans Village Association |
Marine Toys for Tots Foundation**

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20 Years



Mary Peterson

Contact Center Representative

15 Years



Ali Nelson

Fraud Compliance Specialist

10 Years



Jerry Ramus

Vice President of
Commercial Lending



Sue Gitter

Director of Lending Support



Megan Cherek

Senior Branch Manager -
Menasha and Darboy

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5 Years



Maggie Reno
Branch Manager - Ballard



Mee Sams (Samee)
Senior Financial Services
Represent



Jodi Lietzau
Mortgage/ Consumer
Loan Processor



Bre Dalke
Deposit Operations
Specialist



Lee Vang
IT Specialist



Shaw Shaw Yang
Member Services Associate -
Menasha

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GIVING BACK WHERE IT MATTERS...IN OUR COMMUNITIES



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Branch Locations



Ballard

4830 N. Ballard Rd.
Appleton, WI 54913



Darboy

N9660 Count 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

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