



# PARTNERS FOR EVERY STAGE

*2020 Annual Report*



## Financial First Responders

2020 was a year of continual adaptation due to the COVID-19 pandemic. We were challenged to take care of our members while also keeping our employees safe. We are so proud of our Prospera family – their loyalty and dedication are beyond words. They truly are financial first responders.

Despite the pandemic and the challenges brought forth, Prospera experienced favorable growth and a few significant accomplishments.

Most notably, the groundbreaking of our new branch location in Grand Chute.

Prospera offers a full range of services at the new location including branch services, two drive-up Interactive Teller Machines (ITM), a surcharge-free 24-hour drive-up ATM, consumer and business lending, mortgages, financial counseling, and investment counseling.

In addition, the new, consultative branch design will allow us to truly deliver our brand promise of personal, financial guidance to prosperity and round out our footprint in the Fox Valley.

We are pleased with the services received from our partner, Hoffmann Planning, Design & Construction, and all the vendors that helped bring this branch to life. It truly is our brand in the form of a building!

Finally, as you can see from the graphs on the following page, Prospera continued to see steady growth in loans, checking, deposits, assets, members, and reserves.

This means we were able to help more people on their journey to financial health.

In 2021 we will continue to provide personal, tailored guidance to prosperity and focus on holistic financial health for every member!

## YOUR FINANCIAL DOTS... *connected*



**SHEILA SCHINKE**  
CEO

*Sheila Schinke*



**SCOTT BARR**  
Chairperson

*Scott Barr*

## Board of Directors

**MELISSA BUBLITZ**  
Vice-Chairperson

**THOMAS CLIFFORD**  
Treasurer

**JILL UITENBROEK**  
Secretary

**C. SCOTT COPELAND**  
Director

**TIM McADOW**  
Director

**JILL RONK**  
Director

**LOUIS LICARI**  
Director

**HEATHER BOYER**  
Director

Balance Sheet	2019	2020
Cash and Equivalents	\$8,122,098	\$3,875,258
Net Loans	\$231,753,169	\$243,886,286
Investments	\$38,598,991	\$56,964,877
Fixed Assets	\$5,896,209	\$7,224,430
Other Assets	\$5,520,638	\$6,768,830
<b>TOTAL ASSETS</b>	<b>\$289,891,105</b>	<b>\$318,719,681</b>
Member Deposits	\$263,366,152	\$289,378,996
Other Liabilities	\$611,913	\$1,311,402
Total Reserves	\$25,913,040	\$28,029,283
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$289,891,105</b>	<b>\$318,719,681</b>

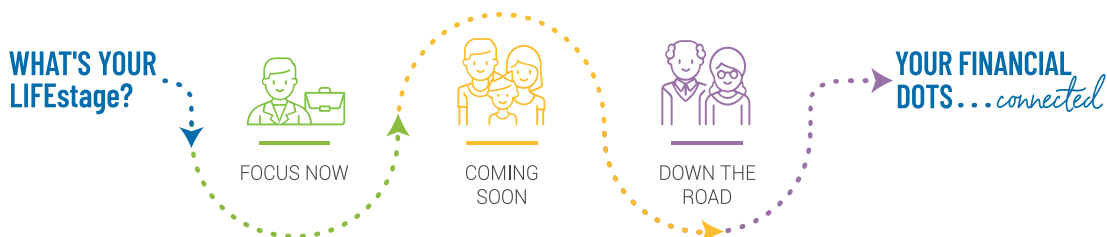
Income Statement	2019	2020
Interest Income	\$10,944,938	\$10,903,952
Other Income	\$3,833,569	\$3,788,574
<b>TOTAL INCOME</b>	<b>\$14,778,507</b>	<b>\$14,692,526</b>
Operating Expenses	\$10,045,240	\$10,483,054
Interest Expense (dividends)	\$2,247,222	\$2,093,228
Total Expenses	\$12,292,462	\$12,576,282
<b>NET INCOME TO RESERVES</b>	<b>\$2,486,045</b>	<b>\$2,116,244</b>

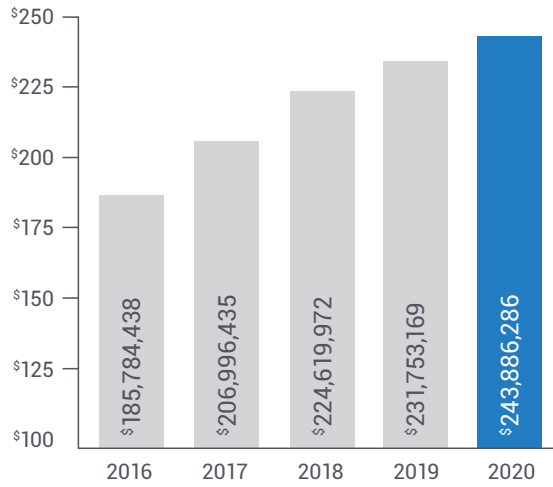
## A focus on holistic financial health

You know it's important, but...you're busy, it's not exactly fun, and it's not always easy. Let us help.

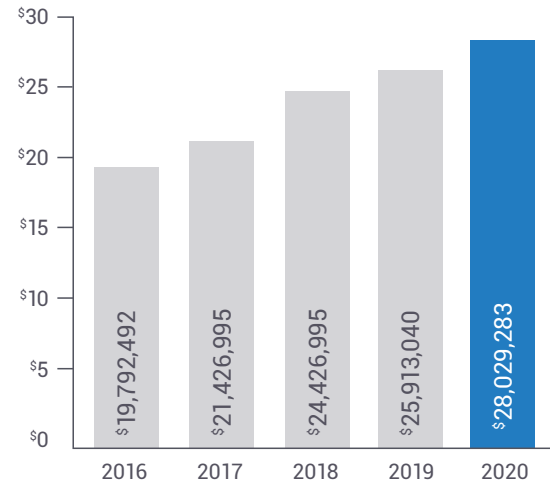
Prospera is an integrated network of financial professionals who are trained to offer guidance in all aspects of financial services, such as financial planning, budgeting, banking, loans, investments, retirement planning and more.

We love teaching our members how to focus on what's important to them now, anticipate what's coming soon, and plan what's down the road for a healthy financial future.

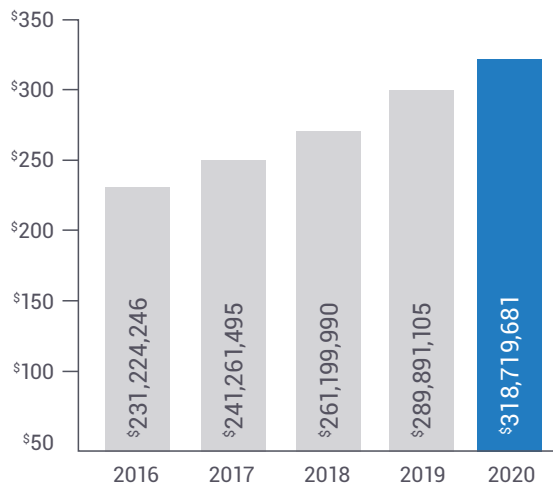




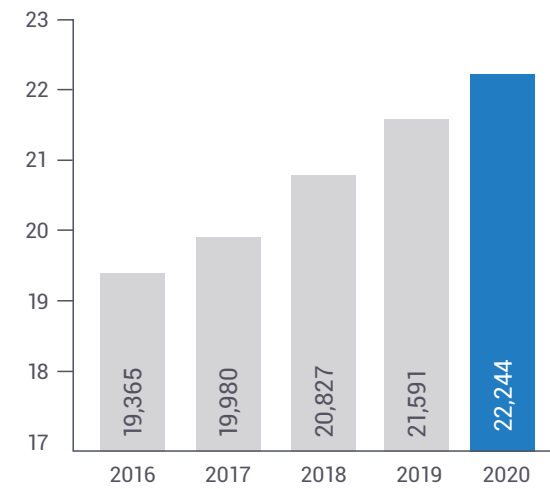
**NET LOANS** \$ Millions



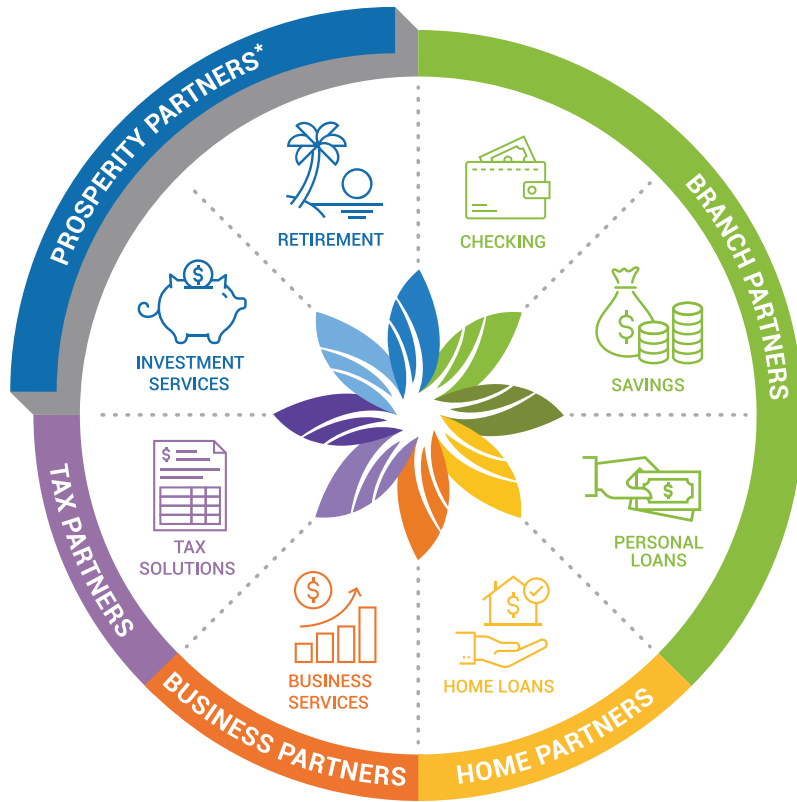
**RESERVES** \$ Millions



**TOTAL ASSETS** \$ Millions



**MEMBERSHIPS** Thousands



## Personal guidance for all life's stages

Our financial professionals will provide guidance themselves, or access to the best, most appropriate partners with the goal of your unique version of prosperity in mind.

We will utilize our customized roadmap tool to offer personal guidance through all your life stages and connect the dots of your financial journey.

- Branch Partners
- Home Partners
- Business Partners
- Tax Partners
- Prosperity Partners

NOT INSURED BY NCUA or ANY OTHER GOVERNMENT AGENCY	NOT CREDIT UNION DEPOSITS or OBLIGATIONS
NOT CREDIT UNION GUARANTEED	MAY LOSE VALUE

Securities and advisory services are offered through LPL Financial, a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Prospera Credit Union and Prosperity Partners **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using the name Prosperity Partners, and may also be employees of Prospera Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Prospera Credit Union or Prosperity Partners. Securities and insurance offered through LPL or its affiliates are:

## Milestone Anniversaries

**5 YEARS**  
**JOHN BRANDT**  
Director of  
Consumer  
Lending



**5 YEARS**  
**STACY LENHART**  
Darboy Branch  
Manager



**5 YEARS**  
**SUE PATCHAK**  
Oshkosh  
Financial Service  
Representative



Sue joined the Prospera family when UW Oshkosh Credit Union merged with Prospera. While Sue has been with Prospera for five years, she joined UW Oshkosh Credit Union in 1997.

**5 YEARS**  
**NOLAN RACETTE**  
Ballard  
Financial Service  
Representative



**25 YEARS**  
**KELLY HOPPE**  
ACH Specialist



## Congratulations

to all five of you and thank you for your loyalty and dedication to Prospera!

**Appleton Branch  
and Corporate Offices**

4830 N. Ballard Rd.  
Appleton, WI 54913

**Darboy Branch**

N9660 County Rd. N  
Appleton, WI 54915

**Grand Chute Branch**

5140 W Integrity Way  
Grand Chute, WI 54913

**Menasha Branch**

849 Warsaw St.  
Menasha, WI 54952

**Neenah Branch**

934 S. Green Bay Rd.  
Neenah, WI 54956

**Oshkosh Branch**

90 Wisconsin St.  
Oshkosh, WI 54901

920-882-4800

[MyProspera.com](http://MyProspera.com)

**Mission statement:**

To help people prosper  
financially to enhance  
their quality of life.

