

PERSONAL, TAILORED FINANCIAL GUIDANCE

2021 Annual Report



YOUR FINANCIAL DOTS... *connected*



While 2021 was, once again, clouded by the COVID-19 pandemic, Prospera moved forward and focused on the brighter future ahead.

In May 2021 we opened our sixth branch location! You cannot miss this new building in Grand Chute – it's the only building painted a surprisingly bright and optimistic shade of yellow! This new location offers a full range of services 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 allows us to truly deliver our brand promise of personal, financial guidance to prosperity and rounds 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 2022 we will continue to provide personal, tailored guidance to prosperity and focus on holistic financial health for every member!



SHEILA SCHINKE

CEO



SCOTT BARR

Chairperson



Board of Directors

MELISSA BUBLITZ

Vice-Chairperson

THOMAS CLIFFORD

Treasurer

JILL UITENBROEK

Secretary

TIM McADOW

Director

JILL RONK

Director

LOUIS LICARI

Director

HEATHER BOYER

Director

BEAU ASHTON

Director

Balance Sheet	2020	2021
Cash and Equivalents	\$ 3,875,258	\$ 5,306,581
Net Loans	\$ 243,886,286	\$ 281,131,857
Investments	\$ 56,964,877	\$ 43,157,344
Fixed Assets	\$ 7,224,430	\$ 8,985,587
Other Assets	\$ 6,768,830	\$ 7,461,027
TOTAL ASSETS	\$ 318,719,681	\$ 346,042,396
Member Deposits	\$ 289,378,996	\$ 313,606,734
Other Liabilities	\$ 1,311,402	\$ 1,850,709
Total Reserves	\$ 28,029,283	\$ 30,584,953
TOTAL LIABILITIES & EQUITY	\$ 318,719,681	\$ 346,042,396

Income Statement	2020	2021
Interest Income	\$ 10,903,952	\$ 10,972,937
Other Income	\$ 3,788,574	\$ 4,392,435
TOTAL INCOME	\$ 14,692,526	\$ 15,365,372
Operating Expenses	\$ 10,483,054	\$ 11,521,465
Interest Expense (dividends)	\$ 2,093,228	\$ 1,287,558
Total Expenses	\$ 12,576,282	\$ 12,809,023
NET INCOME TO RESERVES	\$ 2,116,244	\$ 2,556,349

PERSONAL GUIDANCE FOR ALL LIFE STAGES

WHAT'S YOUR
LIFEstage?

FOCUS NOW



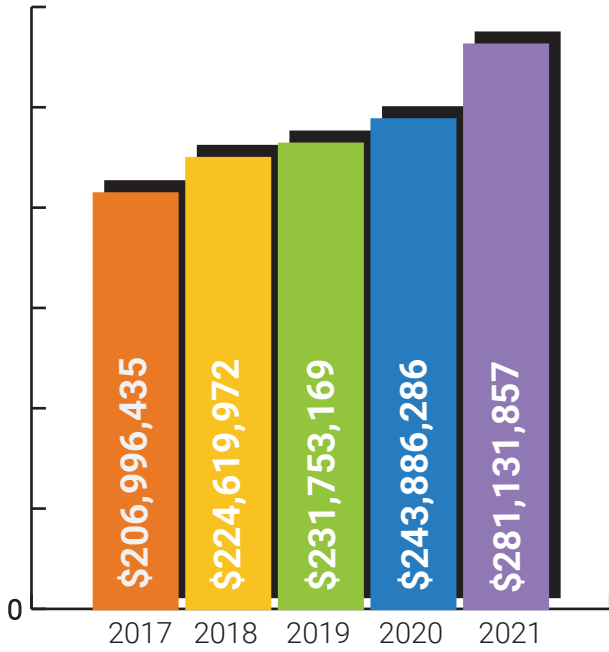
COMING SOON



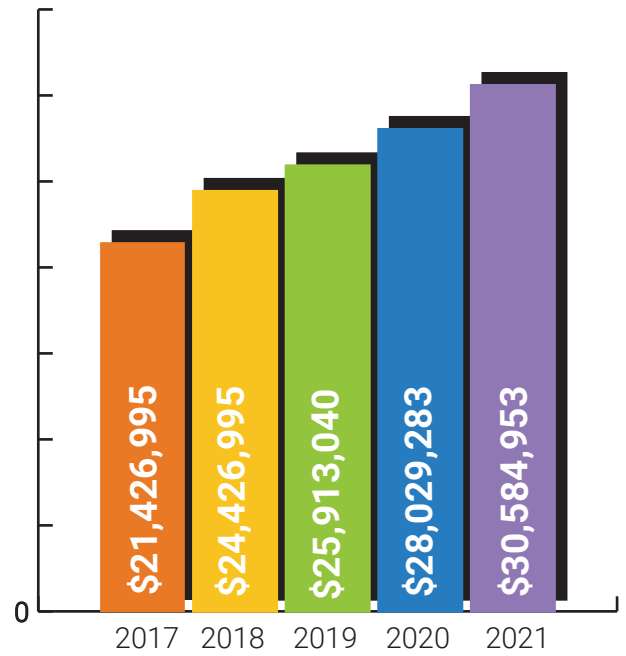
DOWN THE ROAD



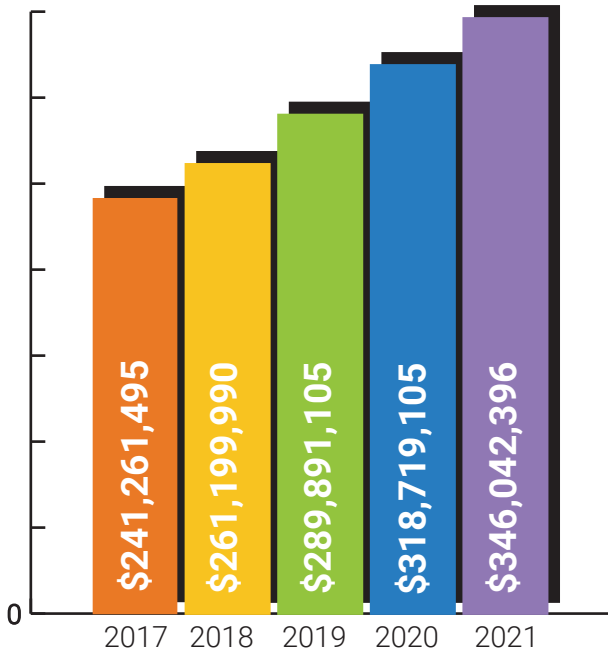
YOUR FINANCIAL
DOTS...connected



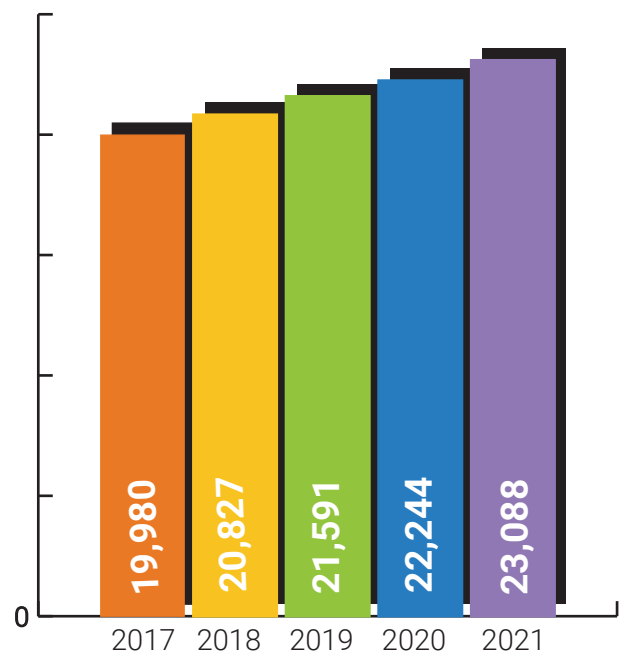
NET LOANS



RESERVES



TOTAL ASSETS



MEMBERSHIPS

2021 Charitable Giving



The Giving Committee consists of Prospera employees that represent back office staff as well as branches/departments. Thank you to Cheryl, Heather, Yasmin, Megan, Lea Ann and Katie!

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.

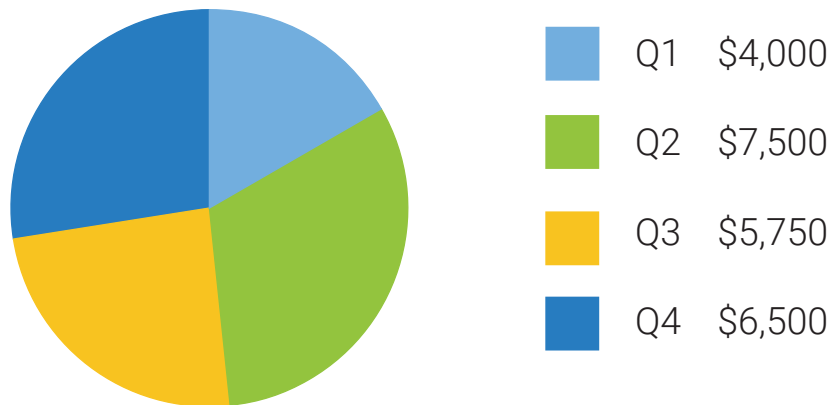


\$23,750 DONATED IN 2021!



- Youth Go
- Fox Valley Literacy Council
- Spierings Cancer Foundation, Inc.
- Riverview Gardens
- New Directions Learning Community
- Boys and Girls Club of Oshkosh
- Valley VNA Health Systems Meals on Wheels
- SOAR Fox Cities
- Habitat for Humanity - Oshkosh
- COTS
- Pillars

FUNDS GIVEN BY QUARTER 2021



25 YEARS

GENA KRANZUSCH MEMBER SOLUTIONS SPECIALIST



20 YEARS

AMY SHAFER CONSUMER PROCESSOR

KRISTINA FLORES CHIEF MARKETING OFFICER



15 YEARS

KATHLEEN GALLOW COURIER



10 YEARS

SARAH ZUAGG ASSISTANT BRANCH MANAGER

JEFFREY GARRETT VICE PRESIDENT OF INVESTMENT SERVICES

ALI NELSON MEMBER SERVICE ASSOCIATE

GREG VIOTTO BRANCH MANAGER



5 YEARS

STEPHANIE POLK MEMBER SERVICE REPRESENTATIVE

MELISSA SMITH ACCOUNTING MANAGER

MICHELLE McCLELLAND CHIEF FINANCIAL OFFICER

TIM MOOREN FINANCIAL SERVICE REPRESENTATIVE

JAMI KEBERLEIN BRANCH MANAGER

ANGELA SCHOMMER LEAD MORTGAGE PROCESSOR

MONICA STAHL CONSUMER PROCESSOR



Congratulations

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

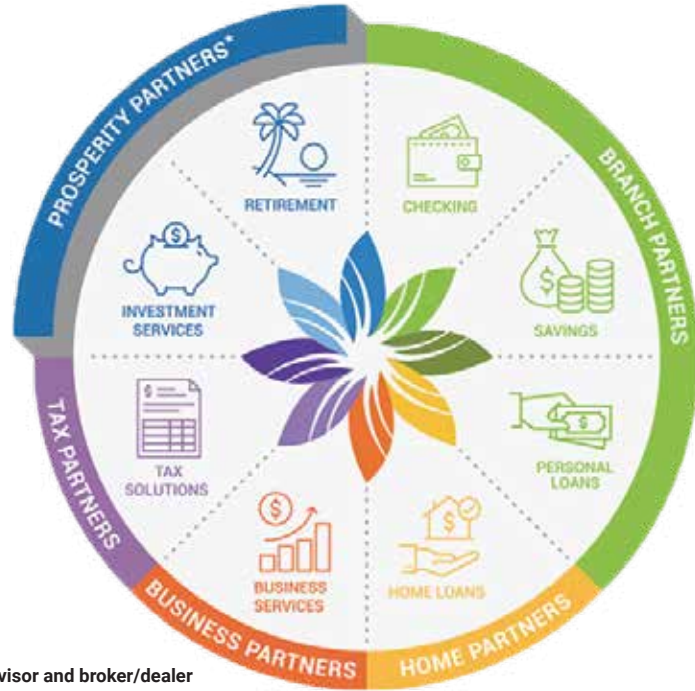


A focus on holistic financial health

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.



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NOT CREDIT UNION GUARANTEED	MAY LOSE VALUE

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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