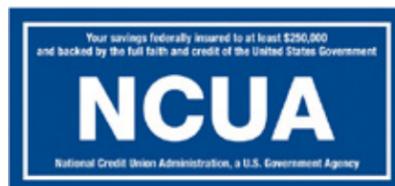


2025 ANNUAL REPORT

Envista



envistacu.com

BOARD OF DIRECTORS REPORT

At Envista, our focus remains simple: help our members keep more of their hard-earned money. In 2025, our Kasasa Cash, Kasasa Cash Back, and Kasasa Saver accounts returned more than \$1.4 million (\$1,401,172) in cash back, dividends, and ATM fee refunds. These rewards are a reflection of our commitment to putting members first and making everyday banking more beneficial. As we look ahead, we will continue refining our products and services to deliver even greater value and convenience.

Envista remained committed to supporting local community organizations in 2025, contributing more than \$400,000 through sponsorships, partnerships, and giving campaigns. We also reached an exciting milestone with the opening of our first student-run branch at Topeka High School in partnership with Topeka Public Schools. This initiative gives students hands-on financial experience, introduces them to real-world banking, and builds a stronger foundation for lifelong financial success. It represents an investment in young people today and in the future strength of the communities we serve.

In 2025, we expanded our efforts to protect and educate our members in meaningful ways. We partnered with the Topeka Police Department to reinforce our shared commitment to fraud prevention. Together, we hosted an in-person fraud awareness event that drew record attendance, and we produced additional educational videos to strengthen our award-winning EnvistaFraudDefense.com resource page.

We also helped launch the Fight the Fraud campaign in partnership with Cornerstone League, bringing together organizations from across the state to raise awareness and provide tools to combat financial scams.

Beyond fraud prevention, we continued to invest in resources that support our members' overall financial well-being. This year, we introduced a new credit guide designed to help members understand, establish, improve, and maintain strong credit—giving them the knowledge and confidence to make smarter financial decisions at every stage of life.

Envista also experienced steady growth across several key areas in 2025. By year-end, total membership reached 49,557, and total assets grew to \$655 million. Outstanding loan balances increased to

\$523 million, helping more members finance homes, vehicles, and other important life moments. Our net worth ratio remained strong at 10.85%, with total capital reaching \$75 million, reinforcing the long-term strength and stability of the credit union.

In 2025, total income from loans, investments, and fees was approximately \$48.9 million, while operating expenses totaled \$34.6 million. After returning \$8.9 million to members in dividends, Envista reported a net income of \$5.3 million. These earnings were added to retained capital, strengthening our financial position and supporting continued investments in technology, services, and member experience.

As part of our commitment to transparency and accountability, we again engaged J. Tenbrink and Associates, a respected CPA firm, to conduct our annual full-scope audit. At the conclusion of the review, the firm confirmed that Envista continues to meet the highest standards of financial and operational excellence. This independent verification reflects our ongoing focus on sound management and the safety and security of our members' financial well-being.

Beyond the numbers, our greatest strength is the experience we provide. Every day, our team works to create meaningful, personalized interactions that help members navigate life's financial moments with confidence. In 2025, we invested over 1,100 hours and more than \$144,000 in training for our staff. We are committed to a service-first mindset—listening, problem-solving, and building relationships that last.

Your Board of Directors remains focused on Envista's long-term strategic direction and our mission: to help our members achieve their financial goals by providing quality products and services.

We are proud to serve the membership of Envista and empower our members with effortless banking.

Thank you for your continued support and loyalty to Envista Federal Credit Union.

Respectfully submitted,
Steve Lowry, Chairperson

LENDING REPORT

In 2025, Envista lenders approved and funded 8,802 loans. Members borrowed a total of \$233,674,374, bringing Envista Federal Credit Union's outstanding loan balance to \$523,763,108.49 as of 12-31-2025. These loans were underwritten in a financially responsible manner in accordance with the appropriate Federal and State rules and regulations.

who have chosen Envista Federal Credit Union for their borrowing needs.

As always, we encourage all our members to take advantage of the wide variety of loan products offered by the credit union, including mortgage and business loans.

Respectfully submitted,
Andrew Lindeman
Chief Lending Officer

The Credit Union staff are to be commended for their efforts in promoting our great loan products to the membership. We would also like to thank the membership for taking advantage of these products. Our low delinquency and charge off rates are a tribute to the loyalty, strength and commitment of our valued members

membership
matters

SUPERVISORY COMMITTEE REPORT

In March 2025, the Board of Directors appointed Haley DaVee, Pam Evans, and Jeanne Slusher to the Supervisory Committee. Following these appointments, the committee selected Haley DaVee to serve as Chair. In April 2025, Catherine Deters was appointed to the committee by the Board. Later in the year, in September 2025, Jeanne Slusher was nominated to fill a vacancy on the Board of Directors and, as a result, vacated her position on the Supervisory Committee. In January 2026, Sheila Krohe was appointed by the Board to fill the committee vacancy.

In the first quarter of 2025, the C.P.A. firm of J. Tenbrink and Associates performed the annual financial statement audit as of December 31, 2024 and verification of membership account records. The audit concluded that the financial statements fairly represent the financial condition and conform to generally accepted accounting principles.

In addition to the outside audit, the Supervisory Committee met regularly throughout the year to ensure safety and soundness, as well as the overall solvency of the credit union.

The Supervisory Committee would like to thank you for the opportunity to serve the membership.

Respectfully submitted,
Pam Evans, Chair
Catherine Deters
Sheila Krohe

BALANCE SHEET

ASSETS *as of December 31, 2025*

Loans	\$523,763,108
Allowance for Loan Loss	(\$4,466,422)
Cash and Investments	\$101,728,517
Fixed Assets	\$15,158,584
Other Assets	\$18,485,304
Total Assets	\$654,669,091

LIABILITIES + EQUITY

Total Deposits	\$553,276,316
Borrowed Money	\$26,000,000
Other Liabilities	\$9,378,299
Undivided Earnings	\$70,710,839
Other Reserves	\$297,562
Other Comprehensive Income	(\$5,481,693)
Total Liabilities & Equity	\$654,669,091

INCOME

Interest on Loans	\$31,122,810
Income from Investments	\$3,490,721
Non-Interest Income	\$14,313,941
Total Operating Income	\$48,927,472

EXPENSES

Compensation & Benefits	\$14,300,966
Travel & Dues	\$374,389
Office Occupancy	\$1,367,096
Office Ops & Advertising	\$10,269,298
Professional & Outside Services	\$2,752,918
Provision for Loan Loss	\$3,374,239
Operating Fees	\$109,910
Miscellaneous	\$2,093,700
Total Operating Expenses	\$34,642,516

Total Income Before Dividends	\$14,284,956
Dividends	\$8,934,827
Net Income	\$5,350,129

OFFICIALS

BOARD OF DIRECTORS

Stephen Lowry, Chairperson
Janney Duncan, Vice-Chairperson
Deb Hall, Secretary
Ron Smeltzer, Treasurer
Benjamin Moore, Director
Chuck Hogan, Director
Jeanne Slusher, Director

SUPERVISORY COMMITTEE

Pam Evans, Chairperson
Catherine Deters, Member
Sheila Krohe, Member

Envista



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