

2025 ANNUAL MEETING MINUTES TO BE APPROVED AT THE 2026 ANNUAL MEETING

The Annual Meeting of Envista Federal Credit Union was held in the Envista Events Center on March 10, 2025. There were approximately 75 in attendance.

The 2025 Annual Meeting of Envista Federal Credit Union was called to order by Dan Ramsey, Chairman of the Board at 5:00 p.m. Janna Hardee was appointed recording secretary. It was determined that there was a quorum present.

Mr. Ramsey then explained the Annual Report is available on the Envista Federal Credit Union website, and asked all present to review the minutes of the 2024 Annual Meeting. Liz Steffen moved to approve the minutes as printed and on a second from Janney Duncan the motion carried.

Next, Mr. Ramsey introduced the current Board of Directors and Supervisory Committee Members.

When the introductions were complete, Mr. Ramsey presented the Board of Directors report. Envista Federal Credit Union experienced another successful year in 2024. Mr. Ramsey reported that through our rewards checking and savings accounts; Kasasa Cash, Kasasa Cash Back and Kasasa Saver, we were able to return \$1,296,439 in cash back, dividends and ATM refunds to our members in 2024. That number continues to grow every year, and we expect to return even more in 2025.

In 2024, Envista remained committed to giving back to the communities we serve. Over the course of the year, Envista contributed over \$450,000 through sponsorships, partnerships, and giving campaigns. Envista launched a new partnership with Washburn University Athletics to provide mentorship and community outreach opportunities for students.

Envista experienced significant growth in all financial areas in 2024. The graphs and charts presented displayed growth patterns of membership, total assets, total loans, total net worth and total net income. Mr. Ramsey also reported that Envista hired an outside firm to perform a full opinion audit in 2024. The results showed that Envista continues to excel and adhere to all laws and regulations. Envista is a professional financial organization focused on member service, as well as safety and soundness.

Next, Mr. Ramsey reported that a key focus for Envista is enhancing technology and ensuring that our members have access to Envista 24/7. In 2024, Envista introduced new debit card technology and began the process to improve the credit card product in 2025.

Mr. Ramsey reported that Envista consistently strives to deliver a personalized and meaningful experience for each of our members. Our team embodies a service-first mindset, proactively seeking solutions and creating positive, impactful interactions. With a strong focus on member education and fraud awareness, Envista launched EnvistaFraudDefense.com in 2024, with videos, tips and resources to help combat the risk of fraud. Envista also created several educational guides to help navigate the process of purchasing a home or leveraging the equity in your existing home.

The Board of Directors report was submitted for approval. Benjamin Moore made a motion to accept the report as printed and on a second from Janney Duncan the report was approved.

Mr. Ramsey then explained that the Supervisory Committee report

was available in the Envista Federal Credit Union Annual Report for review. Stan Rumford moved to approve the report as printed and on a second from Benjamin Moore the report was approved.

Mr. Ramsey then called on Ronald Smeltzer to give the President's Report.

Mr. Smeltzer began by introducing the Executive staff of Envista Federal Credit Union that manages the day-to-day operations of our various branches and departments. He reported that these knowledgeable and skilled Executives have a combined total of 204 years of professional experience, and over 150 years of experience here at Envista. In addition to the Executives, Mr. Smeltzer thanked the 180 dedicated professionals that serve our membership every day throughout the branches and departments. He reported that these experienced, well-trained and hardworking people are dedicated to providing our members with the greatest possible value, convenience and security on the financial services that they expect and deserve.

Mr. Smeltzer reported that Envista is focused on growth, innovation, and providing superior service levels. In 2024, Envista emphasized the importance of providing an exceptional member experience. We invested over \$180,000 in staff training and our HR and Training team spent more than 1,200 hours building and developing quality staff. We want to provide you with the highest quality financial services available anywhere, whether that is in the branch, on a computer, or on a smartphone. Envista is committed to making your experience easy, convenient, and secure. In addition to staff training, Envista has also invested in empowering our members through education and fraud awareness, equipping you with the confidence to make informed financial decisions and achieve your goals with peace of mind.

Mr. Smeltzer turned the meeting back over to Chairman Dan Ramsey.

Having no old business to discuss, Mr. Ramsey asked if there was any new business to bring before the meeting. Hearing none, Mr. Ramsey turned the meeting over to Stephen Lowry for the Board of Director's officer elections.

Mr. Lowry presented the slate of candidates. They were: Dan Ramsey, Ron Smeltzer, and Chuck Hogan each for a three-year term.

After presenting the slate of candidates, Janney Duncan made a motion to elect the candidates by unanimous acclamation. Benjamin Moore seconded and the motion carried. After nominations ceased, Mr. Lowry thanked the nominees for their willingness to serve.

Mr. Lowry then turned the meeting back over to Chairman Dan Ramsey.

Mr. Ramsey thanked the attendees for joining the meeting. He asked for a motion to adjourn the meeting. Janney Duncan moved to adjourn, Steve Lowry seconded and the meeting adjourned at 5:16 p.m.

Respectfully Submitted,
Deb Hall, Secretary