

2023 ANNUAL MEETING MINUTES TO BE APPROVED AT THE 2024 ANNUAL MEETING

The Annual Meeting of Envista Credit Union was held in the Envista Events Center on March 6, 2023. There were approximately 82 in attendance.

The 2023 Annual Meeting of Envista Credit Union was called to order by Dan Ramsey, Chairman of the Board at 4:59 p.m. Janna Mahner 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 Credit Union website, and asked all present to review the minutes of the 2022 Annual Meeting. Stephen Lowry moved to approve the minutes as printed and on a second from Liz Steffen 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 Credit Union experienced another successful year in 2022, growing in size and complexity, and offering more and better products, services and delivery systems. Because of this, we asked member to vote in 2022 to transition Envista from a state charter to federal charter. We received an 82% vote in favor of the transition, and are pleased that the transition was virtually seamless for our members. Envista works to deliver quality service to our members, and maintain a well-managed and financially sound credit union for years to come.

Next, Mr. Ramsey reported that through our rewards checking and savings accounts; Kasasa Cash, Kasasa Cash Back and Kasasa Saver, we were able to return \$930,414 in cash back, dividends and ATM refunds to our members in 2022. That number continues to grow every year, and we expect to return even more in 2023.

In 2022, Envista remained committed to giving back to the communities we serve. Through the EnvistaCares Challenge, Envista gave \$35,000, which inspired an additional \$168,482 from the community, for a total of \$203,482 to local organizations. Since the inception of the EnvistaCares Challenge in 2019, Envista has helped raise more than \$670,000 for local organizations.

Envista experienced significant growth in all financial areas in 2022. 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 2022. 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. Envista improved offerings in 2022, with an upgraded phone system, enhanced online loan applications, and option for online account opening.

Mr. Ramsey reported that while Envista trains and implements superior member service, we have now added Member Impact, a surveying tool to receive continual feedback from our members.

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

Mr. Ramsey then explained that the Supervisory Committee report was available in the Envista Credit Union Annual Report for review. Stephen Lowry moved to approve the report as printed and on a second from Liz Steffen the report was approved.

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

Mr. Smeltzer began by introducing the professional staff of Envista Credit Union that carries out the day-to-day operations of our ten branch locations as well as the various department AVPs and Managers. 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 2022, Envista emphasized the importance of providing an exceptional member experience. We invested over \$150,000 in staff training and our HR and Training team spent more than 700 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.

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 Kevin Han for the Board of Director's officer elections.

Mr. Han presented the slate of candidates. They were: Janney Duncan and Stephen Lowry each for a three-year term.

After presenting the slate of candidates, Janet Stanek made a motion to elect the candidates by unanimous acclamation. Ronald Smeltzer seconded and the motion carried. After nominations ceased, Mr. Ramsey thanked the attendees for joining the meeting.

Mr. Ramsey asked for a motion to adjourn the meeting. Kevin Han moved to adjourn, Liz Steffen seconded and the meeting adjourned at 5:15 p.m.

Respectfully Submitted,
Stephen Lowry, Secretary