

**ENVISTA FEDERAL CREDIT UNION**  
**ANNUAL MEETING MINUTES**  
**March 11, 2024**

The Annual Meeting of Envista Federal Credit Union was held in the Envista Events Center on March 11, 2024. There were approximately 75 in attendance.

The 2024 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 2023 Annual Meeting. Ronald Smeltzer moved to approve the minutes as printed and on a second from Stephen Lowry 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 2023. Mr. Ramsey reported that through our rewards checking and savings accounts; Kasasa Cash, Kasasa Cash Back and Kasasa Saver, we were able to return \$1,135,125 in cash back, dividends and ATM refunds to our members in 2023. That number continues to grow every year, and we expect to return even more in 2024.

In 2023, Envista remained committed to giving back to the communities we serve. Through the EnvistaCares Challenge, Envista gave \$30,000, which inspired an additional \$181,503 from the community, for a total of \$211,503 to local organizations. Since the inception of the EnvistaCares Challenge in 2019, Envista has helped raise more than \$796,842 for over 40 local organizations.

Envista experienced significant growth in all financial areas in 2023. 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 2023. 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 2023, Envista began the process of improved card technology which will launch in mid-2024.

Mr. Ramsey reported that Envista consistently strives to deliver a personalized and meaningful experience for each of our members. Through the Member Impact program, we have heard from over 5,000 members on how to improve our daily service and leave a lasting impression at every encounter. Our staff has read every response and begun to implement positive changes to meet the evolving needs of our members. Mr. Ramsey reported that most recently we have launched Early Pay, which will allow our member access to their direct deposits potentially days sooner than before.

The Board of Directors report was submitted for approval. Kevin Han made a motion to accept the report as printed and on a second from Stephen Lowry 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. Stephen Lowry moved to approve the report as printed and on a second from Janet Stanek 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 203 years of professional experience, and over 150 years of experience here at Envista. In addition to the Executives, Mr. Smeltzer thanked the 170 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 2023, Envista emphasized the importance of providing an exceptional member experience. We invested over \$164,000

in staff training and our HR and Training team spent more than 1,180 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 Stephen Lowry for the Board of Director's officer elections.

Mr. Lowry presented the slate of candidates. They were: Deb Hall and Benjamin Moore each for a three-year term.

After presenting the slate of candidates, Mr. Lowry turned the meeting back to Chairman Dan Ramsey to continue the elections. Mr. Ramsey took a moment to announce the retirement of Kevin Han from the Envista Board of Directors. Mr. Han has been a valued member of the Board for 30 years, and has been instrumental in shaping the strategic direction of Envista.

Following the recognition, Ronald Smeltzer made a motion to elect the candidates by unanimous acclamation. Kevin Han 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. Stephen Lowry moved to adjourn, Deb Hall seconded and the meeting adjourned at 5:17 p.m.

Respectfully Submitted,  
Stephen Lowry, Secretary