



PREPPING *the* LAB

ANNUAL STOCKHOLDERS MEETING 2026

Agenda

- Welcome and Call to Order
- Board Chair Report
- 2026 Election
- CEO Report
- A Look at the Financials
- Adjourn

Board Chair Report

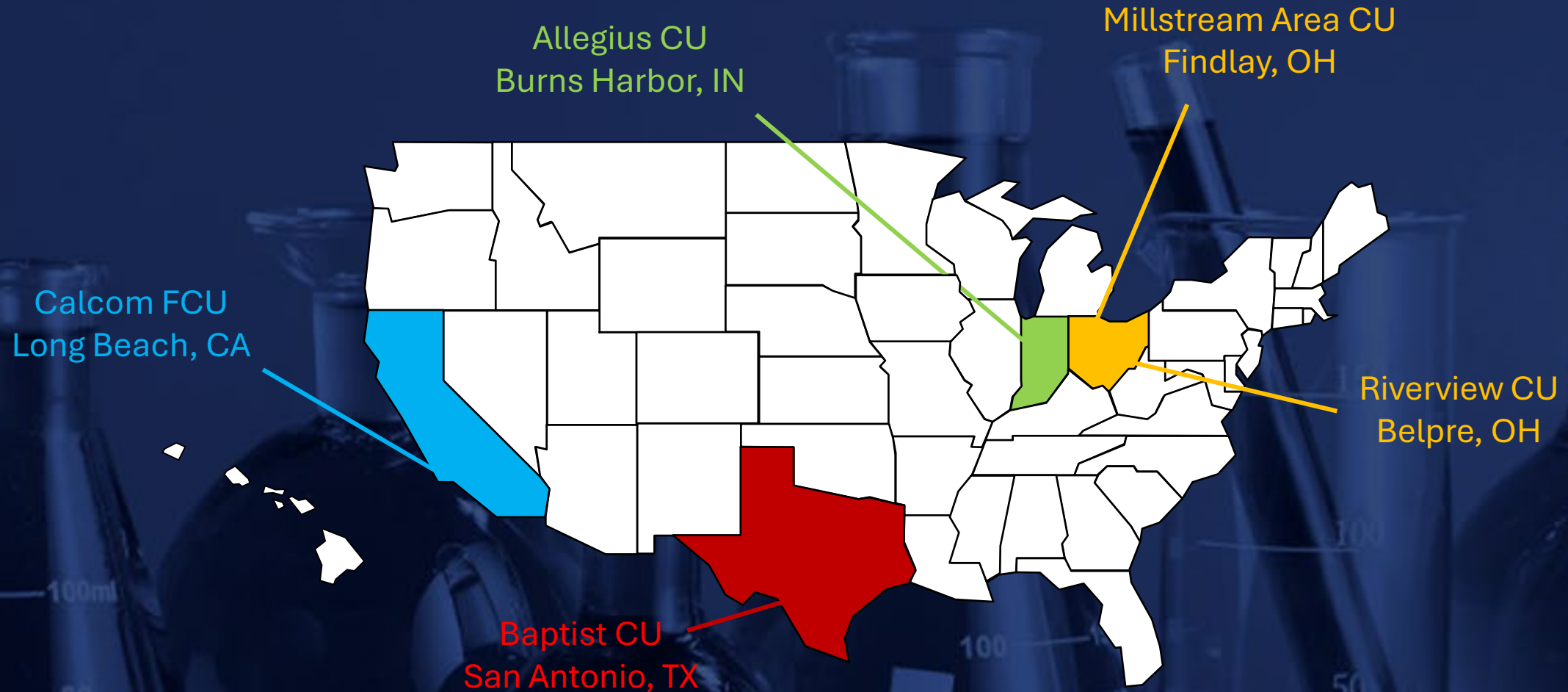
LINDA BODIE, BOARD CHAIR

Approving Last Year's Annual Meeting Minutes

- Do we have a motion? Support?
- Please state your name and credit union

Welcome to **5** new CU*Answers owners in **4** states!

Ranging from 7,000 to 11,250 mbrs (average 8,250 mbrs)



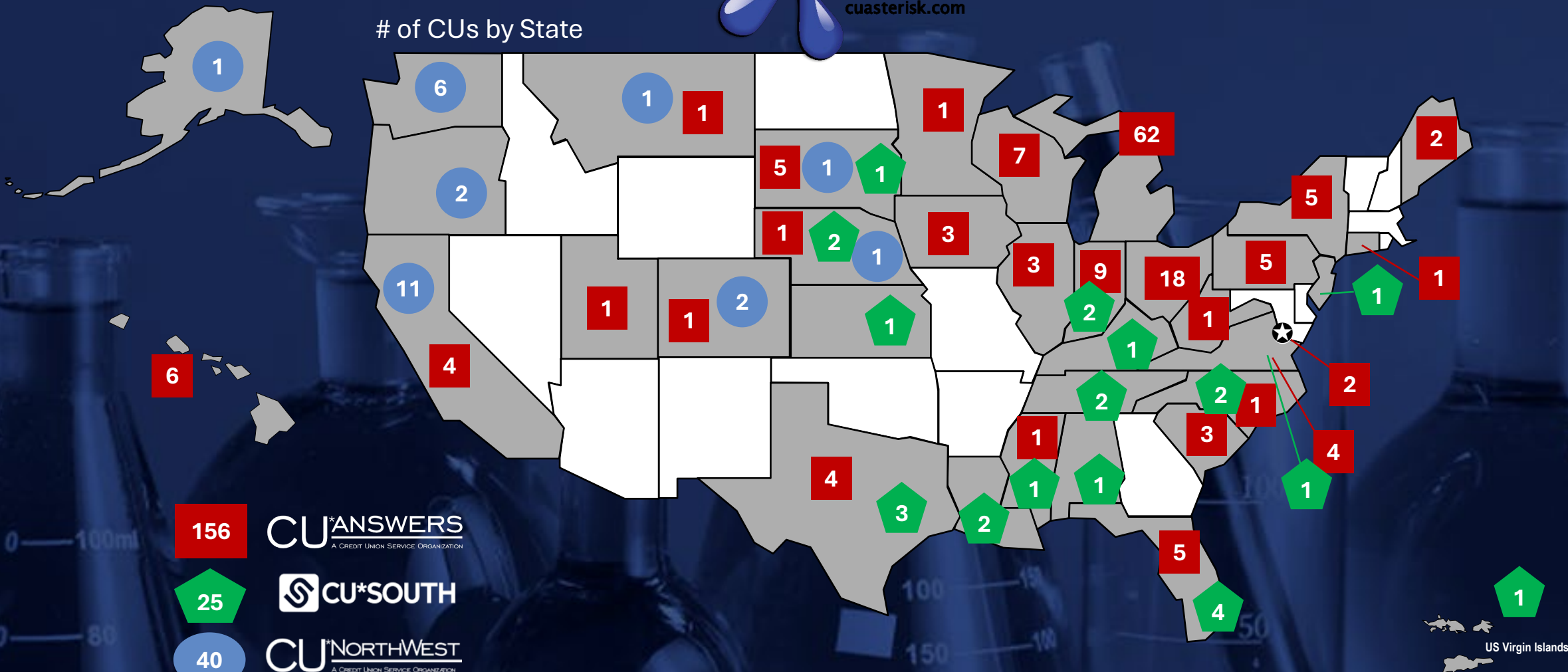
Our Community of Owners

221 Credit Union Owners in **34** States
58% of all Client CUs



cuasterisk.com

of CUs by State



Your 2025-2026 Board of Directors



Linda Bodie, Chair
CEO, Element Federal CU
Board Member since Oct 2013



Vickie Schmitzer, Vice Chair
CEO, Frankenmuth CU
Board Member since Oct 2007



Tom Gryp, Director
Pres./CEO, Notre Dame FCU
Board Member since Oct 2016



Kris Lewis, Director
CEO, Ignite CU
Board Member since Oct 2018



Carolyn Mikesell, Director
CEO, Public Service CU
Board Member since Jan 2023



Dean Wilson, Director
CEO, FOCUS Credit Union
Board Member since Jan 2008



Bill Nikolauk, Director
CEO, 1st Community FCU
Board Member since Oct 2025

ASSOCIATE BOARD MEMBERS



April Tompkins
CEO, Explorers FCU



Jarod Bach
CEO, Bridge CU

Board Elections

KRIS LEWIS, NOMINATING COMMITTEE CHAIR

Your Candidates

(3 Open Positions)



Bill Nikolauk

CEO, 1st Community FCU
(Incumbent)



Vickie Schmitzer

CEO, Frankenmuth CU
(Incumbent)



Dean Wilson

CEO, FOCUS Credit Union
(Incumbent)

Your Candidates

(3 Open Positions)



Bill Nye
CEO, 18



Dean Wilson
FOCUS Credit Union
(ent)

Let's vote!

Or perhaps there's a motion for a
call for a unanimous resolution?

**Congrats to our
winners!**

CEO Report

GEOFF JOHNSON, CEO

Introducing...



A NATURAL EVOLUTION FOR THE CUASTERISK.COM NETWORK



New ownership opportunities for small- to mid-sized credit unions



A lower price point for CUs hampered by the unimpaired capital rule



CU*NorthWest retains its local brand and presence, with even more opportunities for collaboration

Investments We're Making

CBX[®]

Next-gen presentation layer for our core processing software

CU*PAY

An ownership-based, in-network debit/credit switch

CU*Forms

Tools for CUs to design their own forms, fully integrated with the core

CU Chat

Text-based engagement and e-sign with members

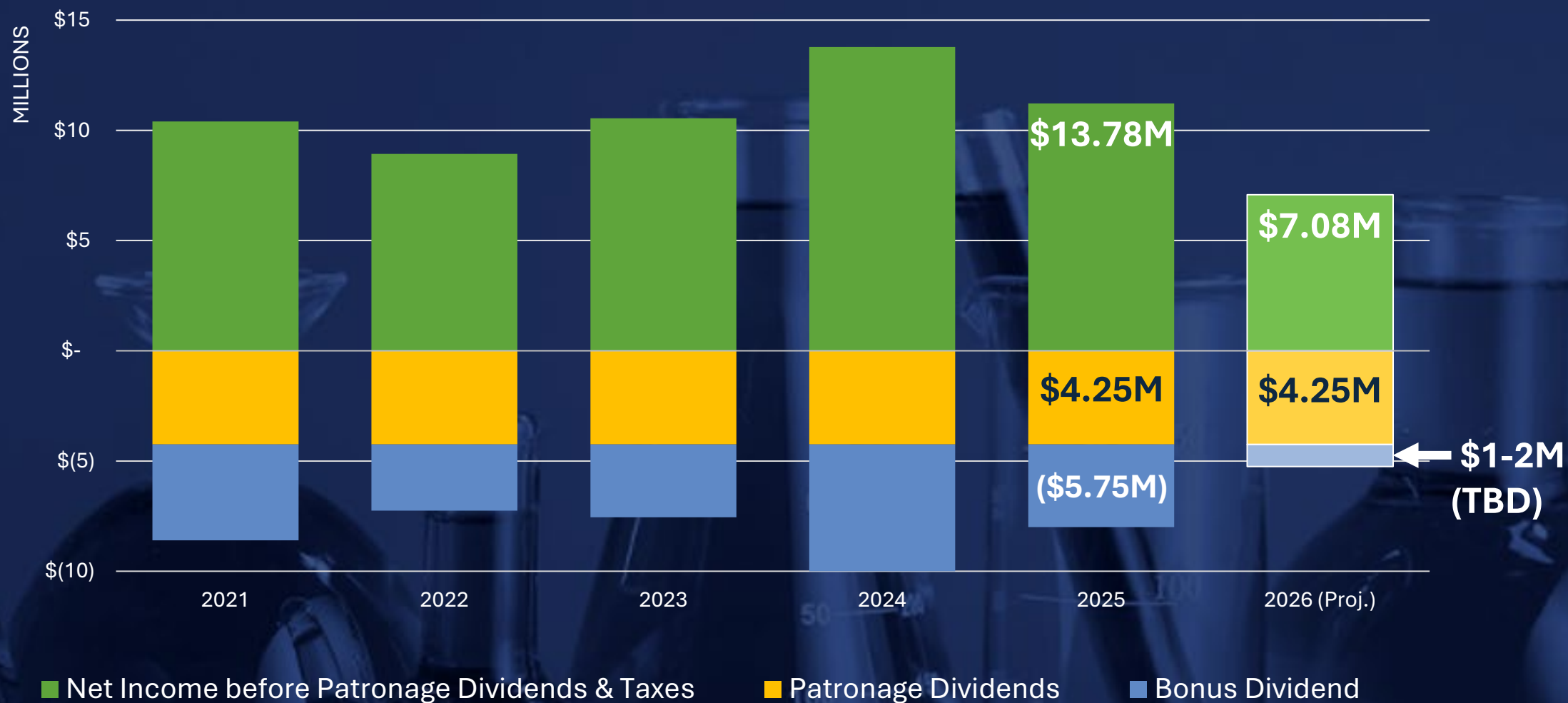
API Ecosystem

Helping CUs & vendors develop their own solutions using our 1,000+ APIs

Investments We're Making

A.I.	Investments in tools for internal and CU staff efficiencies
PROD2	Investments in performance, redundancy, and scalability to support evolving network demands
CU WealthNext	Discounted, fintech-integrated financial tools for members
Youth Banking	White-labeled, customizable mobile app designed for specific demographic groups
Online Account Opening	White-labeled, customizable desktop/mobile web tool for online account & memberships; premium pricing
Data Lakes	Separate environment with real-time updates from live data, accessed only by 3 rd parties

Net Income & Patronage Dividends



**A heartfelt
THANK YOU!**



A Look at the Financials

AMBER JECKS, VP OF FINANCE



2025 Numbers Worth Celebrating

	YE 2025	YE 2024	2025-2024 % Change	2024-2023 % Change	2023-2022 % Change
Total Assets	\$77,084K	\$72,999K	5.60%	5.04%	27.15%
Total Liabilities	\$30,795K	\$36,837K	-16.40%	1.53%	43.48%
Total Equity	\$46,289K	\$36,161K	27.90%	8.88%	13.08%
Retained Earnings	\$9,380K	\$6,077K	54.35%	24.13%	18.59%
Book Value of Class A Stock (\$ per share)	\$1,309.04	\$1,197.41	9.3%	8.9%	10.1%
Book Value of Ownership	\$261,808	\$239,482	9.3%	8.9%	10.1%

2025 Return on Investment

2025 Gross Income Submitted by Owners to CU*Answers **\$ 45,462,420**
(Excludes all vendor pass-throughs)

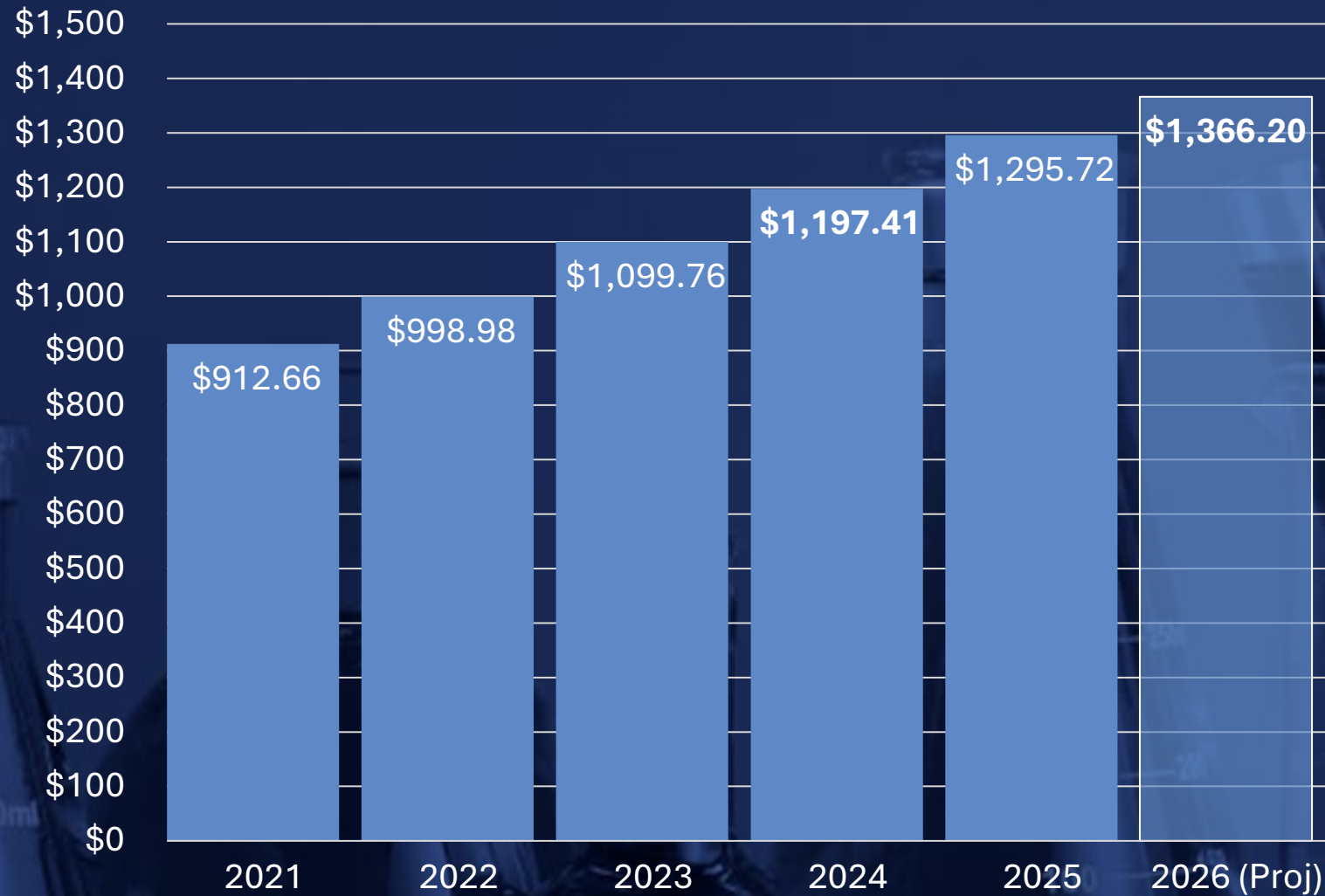
2025 Patronage Dividends Paid	\$4,250,000
2025 Bonus Patronage Dividends Paid	\$5,000,000
2025 Class A Stock Dividends Paid	\$1,675,159
2025 Interest Paid Credit Unions on Loans	\$392,215

Total Revenue Returned to Credit Unions **\$ 11,317,374**

2025 Return Per Total Dollars Received: \$0.249

$\$11,317,374 \div \$45,462,420$ (excludes vendor pass-throughs) = 24.89% return per CU*A \$ received

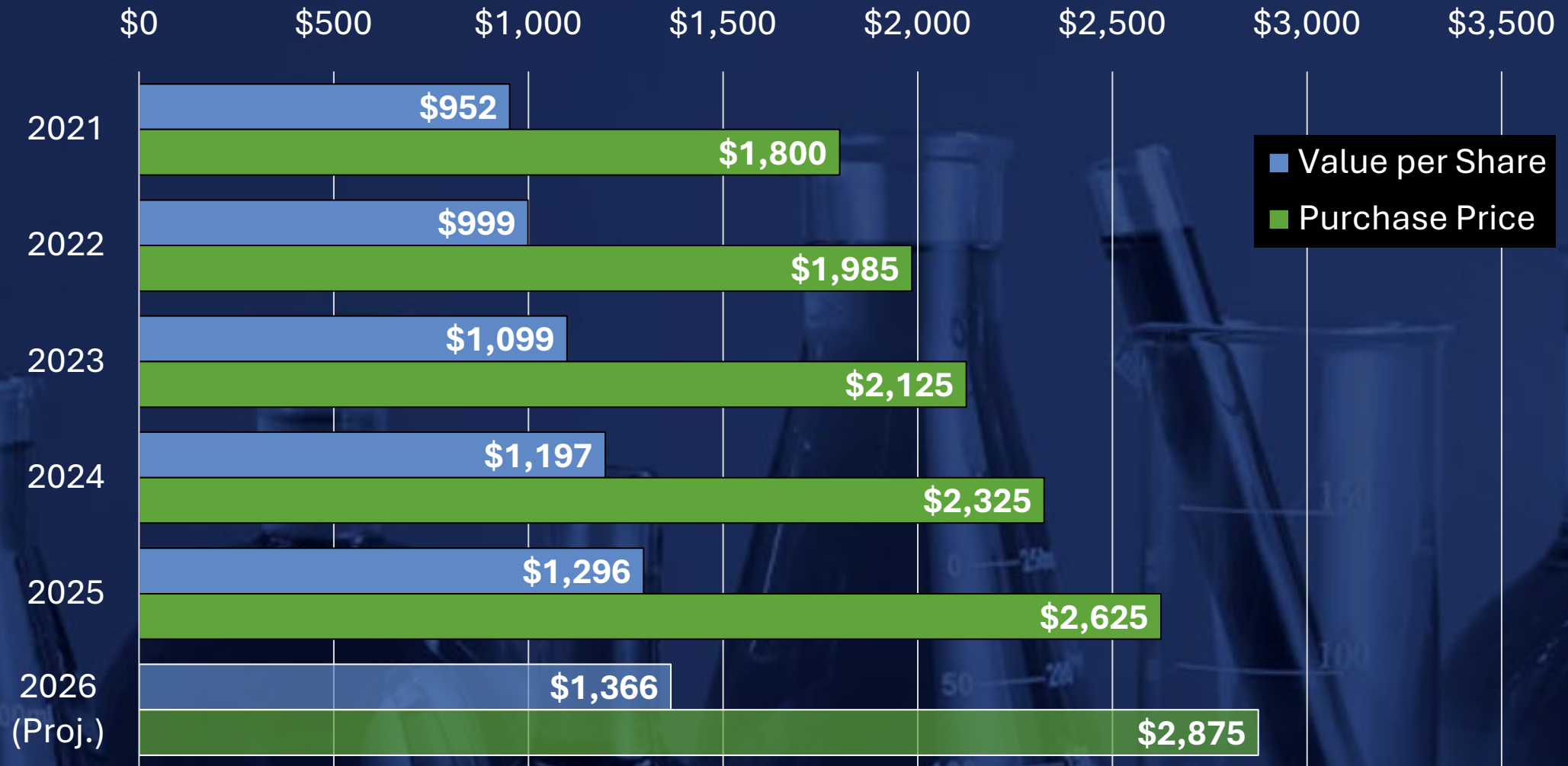
Projecting Shareholder Value



THE PRICE OF OWNERSHIP OVER THE YEARS

1991:	\$59
2000:	\$176
2005:	\$460
2010:	\$495
2015:	\$1,125
2020:	\$1,650
2026:	\$1,366.20

Our Per-share Price



Now on to 2026...

2026 Net Income as of April 2026

\$2.08M

After adjustments for \$2.48M
patronage dividends and \$727M taxes

(projected to be \$2.32M by 9/30/26)

2026 YE Projections for Our Network

CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

\$79.2M

eDOC
INNOVATIONS

\$8.2M

CU*NORTHWEST
A CREDIT UNION SERVICE ORGANIZATION

\$5.2M

CU*SOUTH

\$14.3M

Xtend

\$5.9M

site-Four

\$1.1M

GRAND TOTAL

\$113.9 million



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**Now back to our
Chair...**



On to the future...

2027 Leadership Conference

JOIN US NEXT YEAR!



June 2027						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

Learn more: LC26.info/LC26

Is this on your calendar?

2026 CEO Strategies

JOIN US IN FABULOUS LAS VEGAS!

- Tuesday: CEO School
- Wednesday: CEO Roundtable
- M Resort Spa Casino
12300 Las Vegas Blvd. S
Henderson, NV

November 2026						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

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Learn more: LC26.info/CEO26

Final housekeeping...



Don't forget to sign in!

- Sign-in sheets are on each table
- Please PRINT so we can read your full name and CU name



Flying home?

- We can arrange for the stockholder gift to be shipped to you
- Forms are available at the gift table
- We need a street address – no PO boxes, please!



And finally...feel free to take the flower arrangement at your table home if you like!



PREPPING *the* LAB

THANK YOU FOR COMING!