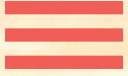




ANNUAL
REPORT

PROFEED
CREDIT UNION



ProFed 92nd Annual Meeting
TUESDAY, MARCH 18, 2025 | 5:30 P.M.

AGENDA

WELCOME

Ascertain the Presence of Quorum

Appoint Parliamentarian

Adoption of Agenda

Prior Year's Minutes

Eftim Gosheff, Secretary of the Board

Report of the Directors

Barry Menor, Chair of the Board

Report of the President/CEO

Nina Baker, President/CEO

Report of the Supervisory Committee

Timothy A. Wilson, Chair of the Supervisory Committee

Report of ProFed Financial Advisors

M. Scott Troutner, Co-President/Financial Consultant

NEW BUSINESS

Announcement of Election Results

Elizabeth Garr, Chair of the Nominating Committee

Door Prize Drawings

Adjournment

BOARD OF DIRECTORS

Barry Menor, Chair
Thomas Everitt, Vice Chair
Eftim Gosheff, Secretary/Membership
Andrew Mitchell, Treasurer
Carrie Haiflich
Karla Powell
Ali Rottinger
Jeanne Widdicombe
Timothy A. Wilson
Alonzo Epps, Director Emeritus
Edward Mason, Director Emeritus
Leanne Mensing, Director Emerita
Neil Potter, Director Emeritus
Richard R. Smith, Director Emeritus

SUPERVISORY COMMITTEE

Timothy A. Wilson, Chair

BUSINESS LOAN COMMITTEE

Eftim Gosheff, Chair

EMPLOYEE LIAISON COMMITTEE

Thomas Everitt, Chair

SCHOLARSHIP COMMITTEE

Timothy A. Wilson, Chair

TECHNOLOGY STEERING COMMITTEE

Andrew Mitchell, Chair

EXECUTIVE LEADERSHIP TEAM

Nina Baker, President/
Chief Executive Officer
Steven Piekarski, Executive Vice President/
Chief Operating Officer

VICE PRESIDENTS

Becky Anthony, Vice President/
Chief Administrative Officer
Janet Hammel, Vice President/
Deposit Operations
Janice Harter, Vice President/
Chief Information Officer
Katie Hirsch, Vice President/
Consumer Lending & Card Services
Lisa Kuntz, Vice President/
Information Systems
Alex Makridakis, Vice President/
Mortgage Services
Rachel Murphy, Vice President/
Marketing Director
Todd Roach, Vice President/Controller
Cara Teeple, Vice President/
Business Services
Emily Witte, Vice President/
Account Management

ASSISTANT VICE PRESIDENTS

Magan Carson, Asst. VP/
Card Services
Tyrone Chambers, Asst. VP/
Digital Banking
Josh Elias, Asst. VP/
Branch Administration
Jacquelyn Hess, Asst. VP/
Branch Administration
Linda Hinrichs, Asst. VP/
Facilities Manager
Kari Marti, Asst. VP/
Consumer Lending
Lilly O'Handley, Asst. VP/
Information Systems
Regina Opdycke, Asst. VP/
Business Development Officer
Bethany Pinney, Asst. VP/
Human Resources
Karen Potter, Asst. VP/
Financial Education
Patricia Randall, Asst. VP/
Deposit Operations
Emma Underwood, Asst. VP/
BSA & Fraud Prevention

ASSISTANT VICE PRESIDENTS/BRANCH MANAGERS

Mel Brenneke, Asst. VP/
Main Branch Manager
Tyson Carson, Asst. VP/
Columbia City Branch Manager
Beth Cencelewski, Asst. VP/
New Haven Branch Manager
Lindsay Dale, Asst. VP/
Angola Branch Manager
Mel Ferguson, Asst. VP/
Constitution Branch Manager
Delaney Hickey,
Tonkel Branch Manager
Courtney Jacobs, Asst. VP/
Stellhorn Branch Manager
Kristi Lockwood, Asst. VP/
Bluffton Branch Manager
Sheryl May, Asst. VP/
Dupont Branch Manager
Kathy McGill, Asst. VP/
Decatur Branch Manager
JoDe Payton, Asst. VP/
Auburn Branch Manager
Chad Prentice, Asst. VP/
Hanna Branch Manager
Kim Treesh, Asst. VP/
Kendallville Branch Manager

ANNUAL MEETINGS

ProFed Federal Credit Union

March 19, 2024

MINUTES

ProFed Credit Union's 91st Annual Business Meeting was held in-person and virtually through a secure portal on March 19, 2024. Member authentication was required to register and participate in the annual meeting. The Annual Report, Agenda, and Minutes were presented digitally on the website and were available for download.

Richard R. Smith, Board of Directors Chair, called the meeting to order at 5:30 pm. He explained the process by which online viewers can vote on motions and/or ask questions virtually. Mr. Smith ascertained the presence of a quorum and appointed Timothy Wilson as Parliamentarian and Barry Menor as Recording Secretary. Introductions were made including the Board of Directors and ProFed's Director Emeriti. Mr. Smith recognized Director Tim Wilson for 10 years of service.

Mr. Smith presented the Agenda to those present. Tim Wilson moved acceptance of the Agenda; seconded by Ali Rottinger. The motion carried.

Board Secretary Barry Menor reported that last year's minutes can be found on ProFed's website.

He moved acceptance of the minutes as presented. The motion was seconded by Linda Hinrichs. The motion carried.

Mr. Smith reflected on and reviewed the triumphs and challenges from 2023. ProFed continued to excel with over \$689 million in assets and provided our members with multiple financial services. ProFed is now serving over 62,000 members with their financial needs. Once again, ProFed's management and staff received praise from our auditors and federal regulators during our many reviews and annual audits. ProFed has remained compliant and earned the continued praise of federal examiners.

ProFed continued to give back in 2023 by participating in over 74 community events, assisting 145 organizations, and raising \$52,000 for Riley Children's Hospital, with donations totaling \$527,000 since 1998. Scholarships totaling \$20,000 were awarded to deserving students through the Carroll Phillips and Robert Weaver scholarship programs. All these achievements result from the exemplary work and dedication of ProFed's management and staff.

Nina Baker, President and CEO, welcomed everyone to our 91st Annual Meeting and briefly summarized the economic conditions experienced in 2023, starting with the rise in mortgage interest rates to their highest levels in nearly 23 years, making homeownership more challenging. The cost of goods and services remained high, and student loan repayment resumed in October, proving challenging to many members, prompting them to turn to ProFed for help navigating these challenges. We supported our members through our Skip-A-Pay, forbearance options, and our Credit Starter Program.

Ms. Baker reported that ProFed maintains its core principles of providing our membership with safety, soundness, and security. At the close of 2023, ProFed had nearly \$690 million in assets, shares remained steady at \$611 million, and our loans to members surpassed \$480 million. This does not include the \$258 million in mortgage loans we service for outside investors. ProFed assisted 208 members in home loans totaling \$39 million, of which 32 were to first-time homebuyers. In auto lending, we conveniently originated \$60 million in vehicle loans at our branches or most dealerships. ProFed's prudent lending practices remained solid, and our delinquent loans to total loans ratio stood at .32% with a net loan loss of .06%, both ratios are well below industry benchmarks. ProFed's net income was \$7.2 million, which helped to strengthen our capital reserve to nearly \$72 million.

ProFed's 13 branch locations and 27 video teller machines continue to provide face-to-face personal

assistance in fostering member relationships. To enhance this experience and provide more flexibility to our members, ProFed added a scheduling component to our list of services, and nearly 5,700 members scheduled either an in-person or virtual meeting.

ProFed continues to provide financial advisory services through our wholly-owned subsidiary, ProFed Financial Advisors. ProFed embraces digital innovation, with over half our membership enrolled in digital banking. We expanded our contactless card technology with tap-to-pay functionality to enhance our members' banking experience, and soon, we will be able to provide digital card issuance. ProFed gave nearly \$659,000 to our members through our Visa Rewards credit card program and another \$247,000 through our Referral, Student Checking, and Great Start Accounts programs.

ProFed remains deeply rooted in the communities we serve through our time, talent, and resources. We supported Habitat for Humanity with our first panel build day, during which 100 volunteers constructed a Habitat home's interior and exterior walls in our parking lot. ProFed team members participated in golf outings, concert series, street fairs, festivals, and parades. ProFed held 43 financial workshops for employees of companies throughout northeast Indiana, helping to empower consumers on basic banking, budgeting, credit reporting, identity theft, retirement, resume writing, and mortgages.

Ms. Baker reaffirmed ProFed's commitment to financial stability, member service excellence, and community engagement. Ms. Baker

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thanked the Board of Directors, Committee members, dedicated staff, and our members for their trust, support, and loyalty. Ms. Baker recognized Rick Smith for his 26 years of service and leadership on the board of directors and the past 14 years as the board chairman, and he is retiring after this meeting. Ms. Baker invited Tim Gosheff, Supervisory Chair, to present his report.

Tim Gosheff, a member of the Supervisory Committee, reported that the annual audit of financial statements performed by Forvis identified no major issues or findings. Forvis issued an unmodified or clean opinion that the credit union's financial statements are fairly presented in all material respects and conform with generally accepted accounting principles. Mr. Gosheff stated that as a member, your credit union maintains a high level of safety and soundness, and ProFed's staff is knowledgeable and does an excellent job in managing your money. Tim Gosheff moved acceptance of the report, and Tim Wilson seconded. The motion carried.

ProFed Financial Advisors Co-President Matt Barnes reported that in 2023, ProFed Financial Advisors celebrated 36 years of service and continues to serve its wide range of clients, including couples, individuals, trusts, non-profits, and others. Investment services and fee-based advisory relationships are provided through their affiliation with United Planners Financial Services, where they assist members/clients to achieve their financial goals and continue to do so with over

\$200 million in assets under advisement. Mr. Barnes remarked that their mission to assist individuals and corporate clients in pursuing their long-term goals is true to this day. While managing our clients' portfolios is just one piece of the financial puzzle, ProFed Financial Advisors stand ready to assist. No single person can address all your financial needs, but we can be your guiding voice in helping you pursue your financial well-being by serving as your financial consultant. Mr. Barnes moved acceptance of his report, and Linda Hinrichs seconded. The motion carried.

Tim Graham, Chair of the Nominating Committee, along with ProFed Nominating Committee members Jennifer Reiff and Elizabeth Garr, reported that in accordance with ProFed's Bylaws, an election will not be conducted by ballot. There will be no nominations from the floor as the number of nominees equals the number of positions to be filled and proclaimed that the following have been elected to the Board of Directors for a 3-year term: Alexandria Rottinger, Tim Wilson, and Karla Powell.

Richard Smith checked with the moderator to see if there were any questions from the viewers and, as there were no questions, announced door prizes to those watching virtually and in person. Matt Barnes moved to adjourn the meeting, and Tom Everitt seconded. The meeting adjourned at 6:01 p.m.

Richard R. Smith
Chair

Barry Menor
Secretary

REPORT

from the Chair of the Board & President/CEO

On behalf of our Board of Directors and management team, we want to express our sincere gratitude for your membership and continued trust in ProFed Credit Union. Thanks to you, ProFed had another successful year in 2024. As we have done for the past 92 years, we remain dedicated to improving the financial well-being of our members.

ProFed's strong financial position demonstrates our commitment to being a safe, sound, and secure institution. By the end of last year, our assets reached \$714 million. Not reflected in this total is another \$245 million in serviced mortgage loans for Fannie Mae, Freddie Mac, and the Federal Home Loan Bank. Any mortgage loan originated at ProFed means your payments, escrow, taxes, and insurance will be administered by our expert staff.

Our net worth to total assets ratio increased to 11.82%, exceeding the well-capitalized threshold set by the National Credit Union Administration (NCUA). We achieved a net income of over \$12.4 million, including a one-time gain from the sale of previously issued stock. This has strengthened our capital reserves to nearly \$85 million—\$34 million above the well-capitalized requirement. This financial cushion enhances our resilience against economic downturns and unexpected challenges.

The total savings of the credit union increased to \$626 million, which represents a 2.41% growth compared to the previous year. Throughout 2024, we focused on offering high-yield certificate specials, enabling our members to take advantage of higher interest

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rates. Although inflation slightly decreased to 2.9% by the end of the year, many consumers continued to face financial difficulties due to elevated living costs and rising debt obligations. To support our members, ProFed implemented initiatives such as Skip-A-Pay and forbearance options, providing compassionate financial solutions when they were needed.

Our loan portfolio has surpassed \$505 million, demonstrating our commitment to fulfilling the borrowing needs of our members. Although the housing market has improved, high interest rates and rising home prices continue to pose challenges to affordability. ProFed assisted 268 members in securing home loans, including 41 first-time homebuyers, resulting in \$64 million in mortgage originations. Additionally, our Credit Starter Program—designed for young adults—successfully helped 137 members by providing 172 loans to assist them in building their credit.

ProFed Financial Advisors, our wholly-owned credit union service organization (CUSO), managed over \$225 million in

assets and provided expert investment advisory services focusing on retirement savings.

As a member-owned, not-for-profit financial cooperative, we are dedicated to enhancing our products and services to meet the evolving needs of our members. Key developments in 2024 included the introduction of our Quick Cash loan, which allows qualified members to access instant funds without a credit check. We also launched a refreshed website that offers improved navigation and user experience. Additionally, we now provide digital issuance of credit and debit cards for greater convenience and security. Our enhanced digital banking platform features improved security, internal and external money transfer options, and the ability for members to change their address online.

ProFed remains committed to providing accessibility and convenience for our 65,012 members. With 13 branch locations and 27 video teller machines, members have access to over 37,000 surcharge-free ATMs nationwide, along with a comprehensive digital banking solution. We aim to meet our

members' needs by offering the flexibility to conduct banking anytime and from anywhere. Since 2018, we have strategically focused on owning all our branch facilities. We have achieved that goal with the recent opening of our new branch in Auburn.

Our members are our greatest supporters, and we feel humbled and grateful that so many of you refer ProFed to your friends and family. Through our Referral Program, our members have earned over \$239,000. Additionally, we returned another \$157,000 in incentives and bonuses to our Student Checking and Great Start Accounts. In 2024, members enjoyed double rewards for four months by using our Visa® Rewards credit card, resulting in almost \$780,000 being deposited into savings.

ProFed is committed to supporting the communities we serve. In 2024, our staff, board members, and committee members volunteered at over 110 events, positively impacting our local areas. We taught yearlong financial education classes to 10 organizations, providing individuals with essential financial skills. Our online financial wellness program, Money Sense, attracted 1,046 users who engaged with a variety of educational modules. Additionally, we hosted two workshops—both in-person and virtual—focused on guidance for first-time homebuyers and fraud prevention.

ProFed also continued its longstanding support for Riley Hospital for Children, breaking last year's record by collecting over \$68,200 - bringing our total contributions to nearly \$596,000.

We appreciate all of the members, businesses, and staff who supported these efforts. In honor of two former board chairs, we awarded \$20,000 in scholarships to eight students, increasing our total scholarship contributions to \$252,000 since 1994.

Our dedicated staff, volunteer board of directors, and committee members remain focused on building strong relationships and empowering our members to achieve financial success. Whether we are assisting with a first mortgage or car loan, guiding members through digital banking, supporting business expansions, or answering account-related questions, ProFed is focused on serving its members with excellence.

We sincerely appreciate our loyal board of directors, committees, exceptional staff, and especially our valued members. Your trust and support are essential to our mission, and we are excited to continue serving you in the years to come.

Thank you for being a part of the ProFed Credit Union family.

Nina Baker
President/CEO

Barry Menor
Chair, ProFed Board of Directors



Habitat for Humanity Panel Build

REPORT OF NOMINATIONS

2025 ProFed Board of Directors Election

NOMINATING COMMITTEE

Elizabeth Garr
Chair of Nominating Committee

Doug Stitzer

Richard Smith

The Nominating Committee has nominated the following three individuals for election to the Board of Directors for a term of three years or until their respective successors are duly elected and qualified:



Jeanne Widdicombe

Mrs. Widdicombe is the co-founder and CFO of the Specialty Tutoring Learning Center, where she has been assisting children with learning difficulties since 1999. A native of Fort Wayne, Jeanne is a graduate of Indiana University. She and her husband have three grown children. Mrs. Widdicombe has been a member of ProFed's Board of Directors since 2007, having previously served as the chair of the Supervisory Committee and as Treasurer on the Board.



Carrie Haiflich

Mrs. Haiflich is the regional operations manager for Southeastern Equipment, a heavy construction equipment dealer, with over 35 years of experience. She oversees operations in Indiana, Ohio, and Kentucky, focusing on hiring and training staff. Recognized as MVP in 2018, she enjoys teaching and guiding employees. Outside of work, she values time with her two children and nine grandchildren. She has been a member of ProFed since 2012, and she previously served on the Supervisory and Audit Committees from 2019 until joining the Board in 2022.



Jennifer Reiff

For over 27 years, Jennifer Reiff has specialized in Career and Technical Education (CTE) within the public school system, focusing on preparing students for successful futures beyond graduation. She is also a licensed real estate broker and instructor, merging her teaching passion with her real estate expertise to help others achieve their goals. Originally from southwest Chicago, Jennifer now lives with her husband and two sons in Pierceton, Indiana. Mrs. Reiff is strongly committed to family, community, and the development of career skills for young people.

STATEMENTS OF FINANCIAL CONDITION

As of Year-End December 31

2024

2023

ASSETS

Loans to Members	\$505,935,389	\$481,016,794
Allowance for Credit Loss	-\$3,010,001	-\$2,827,079
Total Loans	\$502,925,389	\$478,189,715
Cash and Investments	\$172,124,211	\$175,608,465
Premises and Equipment (Net)	\$27,110,288	\$25,151,226
NCUA Share Insurance Fund	\$6,052,481	\$5,886,445
Other Assets	\$6,265,931	\$5,154,603
Total Fixed & Other Assets	\$39,428,700	\$36,192,274
Total Assets	\$714,478,299	\$689,990,454

LIABILITIES AND EQUITY

Other Liabilities	\$6,091,557	\$9,961,237
Savings Accounts	\$323,236,467	\$334,765,573
Checking Accounts	\$151,070,387	\$152,377,681
Certificates/IRAs	\$151,660,313	\$124,101,168
Total Member Savings & Certificates	\$625,967,166	\$611,244,422
Total Member Equity	\$82,419,576	\$68,784,795
Total Liabilities & Equity	\$714,478,299	\$689,990,454

STATEMENTS OF FINANCIAL CONDITION continued

As of Year-End December 31

2024

2023

MISCELLANEOUS INFORMATION

Loan Delinquency in Dollars	\$1,411,435	\$1,529,820
Loan Delinquency in Percentage	0.28%	0.32%
Number of Members	65,012	62,764

STATEMENTS OF INCOME

As of Year-End December 31

2024

2023

STATEMENTS OF INCOME

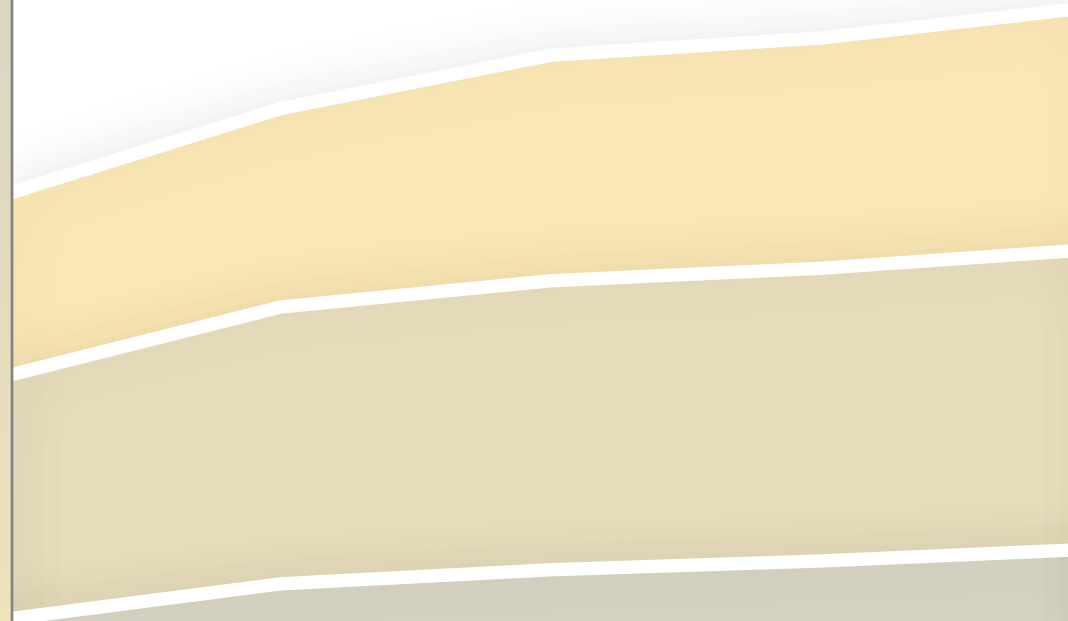
Interest on Loans	\$23,866,469	\$19,963,415
Income from Investments	\$6,851,470	\$5,709,831
Total Interest Income	\$30,717,939	\$25,673,246
Dividends Paid to Members	-\$6,090,811	-\$3,164,588
Interest on Borrowed Money	-\$14	-\$120
Total Dividend & Interest Expense	-\$6,090,825	-\$3,164,708
Interest Margin	\$24,627,114	\$22,508,538
Provision for Credit Loss	-\$761,090	-\$513,783
Net Int. Income Aft Prov for Loan Loss	\$23,866,024	\$21,994,755
Fee and Other Income	\$15,630,157	\$10,920,942
Operating Expenses	-\$27,013,138	-\$25,701,099
Net Income	\$12,483,043	\$7,214,598

NUMBER OF MEMBERS



FIVE YEAR GROWTH

	ASSETS	SHARES	LOANS
2024	\$714,478,299	\$625,967,166	\$505,935,389
2023	\$689,990,454	\$611,244,422	\$481,016,794
2022	\$671,616,662	\$603,585,240	\$471,045,871
2021	\$642,360,675	\$578,059,673	\$414,684,944
2020	\$569,824,114	\$509,053,462	\$380,213,024



NET WORTH

2024
\$84,450,878

2023
\$71,967,835

2022
\$65,678,213

2021
\$58,972,486

2020
\$54,320,285

2024
1.78%

2023
1.06%

2020
.89%

2021
.77%

2022
.79%

NET INCOME TO AVERAGE ASSETS

profedcu.org



Concordia High School Cookout

3 Rivers Festival Chalk Walk

SUPERVISORY COMMITTEE REPORT

The role of the Supervisory Committee is to safeguard member assets by ensuring a credit union is operating properly. It has broad oversight authority to hold a credit union's board of directors and senior management accountable for fulfilling their responsibilities in the interests of the credit union's members, and for operating according to sound business, ethical, and regulatory standards.

To that end, the Supervisory Committee engaged the accounting firm of Forvis Mazars, LLP to audit the financial statements of ProFed Federal Credit Union. Forvis Mazars, LLP reviewed the financial statements for the fiscal year ending September 30, 2024. The Supervisory Committee is pleased to report that Forvis Mazars issued an unmodified (clean) opinion report on ProFed's financial statements.

Timothy A. Wilson
Chair of the Supervisory Committee

Our employees volunteer to make Northeast Indiana a better place to live, work and grow. We cannot thank them enough for the time and effort they have put into our community!

We couldn't do it without our VOLUNTEERS

ANGOLA BRANCH

Kylee Armstrong
Lillian Cartwright
Lindsay Dale
Robert Hanson
Kate Morley
Beth Parker
Bailey Reffeitt

AUBURN BRANCH

Ethan Harter
Melissa Le
Emily Michlow
JoDe Payton

BLUFFTON BRANCH

Leah Brown
Michelle Esparza
Jamie Johnson
Kristi Lockwood
Kaitlyn Smith

COLUMBIA CITY BRANCH

Katherine Barr
Tyson Carson
Teresa Kissinger
Megan Landis
Holly Thompson

CONSTITUTION BRANCH

Madi Balsler
Christine Burdett
Mason Coffee
Mel Ferguson
Daniel Meredith
Tamera Preston

DECATUR BRANCH

Caitlyn Hill
Kathy McGill
Deborah Patrick
Andrea Wolfe

DUPONT BRANCH

Thomas Bond
Sheryl May
Elaine Shuler
Brady Simshauser

HANNA BRANCH

Victoria Downton
Erin Pio
Chad Prentice
Zachary Van Huisen

KENDALLVILLE BRANCH

Mariah Elkins
Leanne Johnston
Kim Treesh
Bridgette Wilson-Oliver

MAIN BRANCH

Kennedy Bender
Mel Brenneke
Rachelle Dull
James Groh
Nichole Myers
Gabrielle Myrice
Gaylan Troutner

NEW HAVEN BRANCH

Jordan Alliss
Molly Beekley
Beth Cencelewski

STELLHORN BRANCH

Christina Hoffman
Courtney Jacobs
Melissa Quinn
Logan Sparkman
Michael Wharton

TONKEL BRANCH

Jasmine Goeglein
Delaney Hickey

VTM SERVICE CENTER

Melissa Fuentes
Amanda Line
Brandi Sanchez
Naomi Ward

ACCOUNTING

Victoria Buckmaster
Candy MacDonald
Todd Roach
Bridgette Tabor
Kristina Valle

ACCOUNT MANAGEMENT

Angela Affolder
Amy Carney
Lauren Cheatham
Cassandra Martin
Eric Menor
Lisa Wente
Emily Witte

ADMINISTRATION

Linda Hinrichs
Alaina Taylor

BOARD MEMBERS

Barry Menor

BRANCH ADMINISTRATION

Josh Elias
Jacquelyn Hess

BUSINESS SERVICES

Tammy Bickel
Regina Opdycke
Jennifer Schuller
Cara Teeple

BSA/FRAUD PREVENTION

Janet Hammel
Steffannie Henkle
Nan Jauregui
Jenny Khan
Olivia Rauch
Emma Underwood

CALL CENTER

Cloretta Hudson
Kyrsten McCoy
Kisandra Smith

CARD SERVICES

Ramana Applegate
Magan Carson
Lynn Collier
Katie Hirsch
Maren Nance

CONSUMER LENDING

Janet Baker
Hannah Lane
Rebecca Leeuw
Kari Marti
Marycruz Mendoza
Candace Moriarty
Betsy Parker
Kari Smith

DEPOSIT OPERATIONS

Sara Ray Cave
Kelli Krusinger
Patricia Randall

EXECUTIVE LEADERSHIP

Nina Baker
Steve Piekarski

FRONT DESK

Lora Bodie
Chris Menor

HUMAN RESOURCES

Becky Anthony
Julie Hadaway
Tyler Kuntz
Bethany Pinney
Kelly Roach
Teresa Schmidt
Carolina Vasquez

INFORMATION TECHNOLOGY

Christy Bercot
Ashlee Brown
Tyrone Chambers
Dustin Eber
Janice Harter

Brandon Hirsch
Lisa Kuntz
Lilly O'Handley
Taylor Ramsay
Issaac Rickenberg
Robert Wagner
Timothy Ward

MARKETING

Hannah Hetrick
Rachel Murphy
Karen Potter
Cody Walz
Hope Zellers

MORTGAGE

Brice Densmore
Bryce Douglas
Melissa Gregory
Chelsy Hartman
Beth Knipstein
Cindy Lake
Jason Mackey
Alex Makridakis
Chelsea Noland
Beth Pranger
Tana Rupp
Stephanie Schoenle
Melissa Shamp
Tess Wolf
Jordan Young

ProFed Financial Advisors, founded in 1987, celebrated its 37th year of service in 2024. Created as a wholly-owned subsidiary of ProFed Federal Credit Union, our office continues to serve a wide range of clients (couples, individuals, Trusts, Non-Profits and others). Services to members and non-members include a broad range of investment and fee-based advisory relationships through its officer's affiliation with United Planners Financial Services. Collectively, client assets under advisement exceed \$225 million.

The founding mission of our office "to assist clients in pursuing their long-term goals" is true to this day. Throughout our long history, our office has helped clients assess their current investments and determine what best suits them moving forward.

Recognizing that the investment management of your portfolio is just one piece of your financial puzzle, we stand ready to assist you with and introduce you to experts in the areas of estate planning, taxation, insurance, and other specialties as the need arises. There is no single person who can address all your needs, but there can be a single guiding voice to help you pursue your financial well-being. We want to be that guiding voice and serve as your "Financial Consultant," providing the education, explanation, and understanding necessary to bring your financial life into focus.

Matthew T. Barnes
Co-President

M. Scott Troutner
Co-President



Knowledge. Experience. Commitment.

4315 Flagstaff Cove, Fort Wayne, IN 46815
260.486.7989 | 800.468.1520 | fax 260.486.8262 | profed.org

Securities and advisory services offered through United Planners Financial Services, Member FINRA/SIPC
ProFed Financial Advisors, LLC and United Planners are independent companies.

NOT NCUSIF INSURED
NOT A DEPOSIT
NO CREDIT UNION GUARANTEE
MAY LOSE VALUE
NOT INSURED BY ANY FEDERAL
GOVERNMENT AGENCY

PRODUCTS & SERVICES

EASY ACCOUNT ACCESS

- ProFed Digital Banking
 - Bill Payment
 - Account-to-Account Transfers
 - Person-to-Person Payments
 - eStatements & eNotices
 - Text Alerts
 - Credit Score Tool
 - Apple iOS & Android Apps
 - Mobile Check Deposit
- Online Loan Applications
- Digital Credit and Debit Cards
- Over 37,000 Surcharge-Free ATMs through Alliance One & MoneyPass®
- Deposit-Enabled VTMs at All Branches
- Online Account Opening
- Apple Pay & Google Pay

SPECIAL SERVICES

- Visa® Prepaid Cards
 - Gift Card
 - Reloadable Card
 - Travel Card
- Safe Deposit Boxes
- Cashier's Checks & Money Orders
- Wire Transfers
- Signature Guarantee & Notary Services
- ProFed Financial Advisors
- Money Sense Financial Learning System
- Credit Union Travel Program
- Member Referral Program

SAVINGS & CHECKING ACCOUNTS

- Savings Accounts
- Checking Accounts
- Student Checking Accounts
- Great Start Accounts
- Visa® Debit Cards
- Certificates
- Health Savings Accounts
- Money Market Plus Savings Accounts
- Individual Retirement Accounts
- Name Your Own Club Accounts
- Christmas Club Accounts

LENDING SERVICES

- Auto Loans
 - Member Auto Center
- Mortgage Services
- Visa® Rewards Credit Cards
- Visa® Platinum Credit Cards
- Home Equity Loans & Lines of Credit
- Personal Loans

BUSINESS SERVICES

- Business Loans
- Business Checking
- Business Savings & Certificates
- Business Money Market Plus Savings Accounts
- Business Visa®
- Business Digital Banking
 - Direct Deposit & Payroll

VISIT ONE OF OUR CONVENIENT LOCATIONS

Lobby Open

Mon–Thurs, 9:00 a.m.– 5:00 p.m.
Friday, 9:00 a.m.– 6:00 p.m.

Video Tellers Available

Mon–Fri, 7:30 a.m.– 7:30 p.m.
Saturday, 8:00 a.m.– Noon

Main Branch

1710 St. Joe River Dr.
Fort Wayne, IN 46805
260-373-1620

Hanna Branch

6820 S. Hanna St.
Fort Wayne, IN 46816
260-373-1622

Constitution Branch

6105 Constitution Dr.
Fort Wayne, IN 46804
260-373-1624

Stellhorn Branch

6448 Stellhorn Rd.
Fort Wayne, IN 46815
260-373-1627

Dupont Branch

1551 W. Dupont Rd.
Fort Wayne, IN 46825
260-373-1629

Tonkel Branch

10601 Tonkel Rd.
Fort Wayne, IN 46845
260-496-1618

Angola Branch

2410 N. Wayne St.
Angola, IN 46703
260-665-7092

Auburn Branch

1016 W. Seventh St.
Auburn, IN 46706
260-925-1550

Bluffton Branch

1644 N. Main St.
Bluffton, IN 46714
260-824-5991

Columbia City Branch

379 West Plaza Drive
Columbia City, IN 46725
260-244-7222

Decatur Branch

511 S. 13th St.
Decatur, IN 46733
260-724-9929

Kendallville Branch

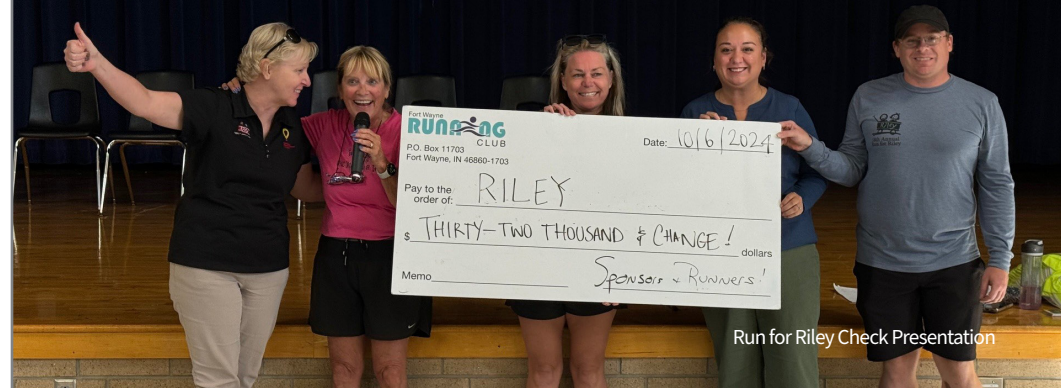
419 E. North St.
Kendallville, IN 46755
260-347-0520

New Haven Branch

502 Henry St.
New Haven, IN 46774
260-496-1617

ProFed Financial Advisors

4315 Flagstaff Cove
Fort Wayne, IN 46815
260-486-7989



Run for Riley Check Presentation



Zoo Cleanup Day



2024 Solar Eclipse