



PROFED
CREDIT UNION

ANNUAL REPORT

2025



PROFED 93RD ANNUAL MEETING

TUESDAY, MARCH 17, 2026 | 5:30 P.M.

AGENDA

WELCOME

Ascertain the Presence of Quorum

Appoint Parliamentarian

Adoption of Agenda

Prior Year's Minutes

Timothy A. Wilson, 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

Matthew Barnes, 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

Eftim Gosheff, Vice Chair

Timothy A. Wilson, Secretary/Membership

Andrew Mitchell, Treasurer

Carrie Haiflich

Karla Powell

Jennifer Reiff

Ali Rottinger

Jeanne Widdicombe

Alonzo Epps, Director Emeritus

Thomas Everitt, 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

Carrie Haiflich, Chair

SCHOLARSHIP COMMITTEE

Timothy A. Wilson, Chair

TECHNOLOGY STEERING COMMITTEE

Andrew Mitchell, Chair

EXECUTIVE LEADERSHIP TEAM

Nina Baker, President/
Chief Executive Officer

Becky Anthony, Chief Administrative Officer

Katie Hirsch, Chief Lending Officer

Todd Roach, Chief Financial Officer

VICE PRESIDENTS

Janet Hammel, Vice President/
Deposit Operations

Lisa Kuntz, Vice President/
Information Systems

Alex Makridakis, Vice President/
Mortgage Services

Rachel Murphy, Vice President/
Marketing Director

Cara Teeple, Vice President/
Business Services

Emily Witte, Vice President/
Account Management

ASSISTANT VICE PRESIDENTS

Angela Affolder, Asst. VP/
Account Management

Tracy Art, Asst. VP/
Mortgage Services

Magan Carson, Asst. VP/
Card Services

Tyrone Chambers, Asst. VP/
Digital Banking

Jacquie Hess, Asst. VP/
Branch Administration

Linda Hinrichs, Asst. VP/
Facilities Manager

Shavon Hull, Asst. VP/
Call Center

Heather Lauer, Asst. VP/
Accounting

Amanda Line, Asst. VP/
VTM Operations

Ryan Mallory, Asst. VP/
Marketing

Kari Marti, Asst. VP/
Consumer Lending

Candace Moriarty, Asst. VP/
Compliance

Lilly O'Handley, Asst. VP/
Information Systems

Bethany Pinney, Asst. VP/
Human Resources

Karen Potter, Asst. VP/
Business Development Officer

Patricia Randall, Asst. VP/
Deposit Operations

Emma Underwood, Asst. VP/
BSA & Fraud Prevention

John Whitfield, Asst. VP/
Network Manager

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

Delaney Hickey, Asst. VP/
Constitution Branch Manager

Courtney Jacobs, Asst. VP/
Stellhorn Branch Manager

Leanne Johnston,
Kendallville Branch Manager

Kristi Lockwood, Asst. VP/
Bluffton Branch Manager

Sheryl May, Asst. VP/
Dupont Branch Manager

Kathy McGill, Asst. VP/
Decatur Branch Manager

Emily Michlow, Asst. VP/
Auburn Branch Manager

Chad Prentice, Asst. VP/
Hanna Branch Manager

Faith Stull,
Tonkel Branch Manager

MINUTES

ProFed Federal Credit Union

March 18, 2025

ProFed Credit Union's 92nd Annual Business Meeting was held in person and virtually via a secure portal on March 18, 2025. 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.

Barry Menor, 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. Menor ascertained the presence of a quorum and appointed Timothy Wilson as Parliamentarian and Eftim Gosheff as Recording Secretary. Introductions were made, including the Board of Directors and ProFed's Director Emeriti. Mr. Menor recognized Director Andrew Mitchell for 10 years of service and Tom Everitt for 27 years of service.

Mr. Menor presented the Agenda to those present. Elizabeth Garr moved acceptance of the Agenda; seconded by Karla Powell. The motion carried.

Board Secretary Eftim Gosheff reported that last year's minutes are available on ProFed's website. He moved acceptance of the minutes as presented. The motion was seconded by Linda Hinrichs. The motion carried.

Mr. Menor reported that ProFed had an excellent year and that the credit union remains financially sound and safe. ProFed continues to excel, with

over \$714 million in assets at the end of 2024, and now serves over 65,000 members. Mr. Menor thanked the credit union members for their continued support of ProFed and for referring their friends and neighbors. Once again, ProFed's management and staff received praise from examiners and auditors who regularly review internal processes, compliance, technology, and financials. ProFed remains compliant with all federal and state regulations.

ProFed continued to give back in 2024 by participating in over 110 community events, including raising \$68,200 for Riley Children's Hospital, with donations totaling \$595,600 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 92nd Annual Meeting and reflected on ProFed's unwavering commitment to enhancing members' financial

well-being and strengthening the overall position of the credit union in 2024.

Ms. Baker reported that ProFed maintains its core principles of providing our membership safety, soundness, and security. At the close of 2024, ProFed had \$714 million in assets, shares remained steady at \$626 million, and our loans to members surpassed \$505 million. This does not include the \$245 million in mortgage loans we service for outside investors. ProFed assisted 268 members in obtaining home loans, including 41 first-time homebuyers. The Credit Starter Program, in its second year, helped 137 young individuals begin their credit journey. ProFed's prudent lending practices remained solid, and our delinquent loans to total loans ratio stood at .28% with a net loan loss of .11%. Both ratios are well below industry benchmarks.

ProFed had \$714 million in assets, shares remained steady at \$626 million, and our loans to members surpassed \$505 million.

ProFed is committed to continuously innovating and improving services. In 2024, the Quick Cash loan program was launched, allowing qualified members to access instant funds without a credit check. ProFed's updated website offers easier navigation and better search capabilities. The digital banking platform was enhanced with better security features. These improvements increase convenience and security for our members.

ProFed continues to provide financial advisory services through our wholly-owned subsidiary, ProFed Financial Advisors. ProFed returned nearly \$780,000 to our members through our Visa Rewards credit card program and another \$257,000 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 second panel build day, during which staff, board, and committee members volunteered to construct the interior and exterior walls of a Habitat home in our parking lot. ProFed team members participated in golf outings, concert series, street fairs, festivals, and county parades. ProFed partners with the TinCaps, Fort Wayne Football Club, and the Komets in Allen County. The credit union recognizes educators and support staff through the Fort Wayne Community Schools Rockstar program. In 2024, ProFed taught financial classes to 10 organizations throughout the year.

Ms. Baker reaffirmed ProFed's commitment to financial stability, member service excellence, and community engagement. Ms. Baker thanked the Board of Directors, committee members, dedicated staff, and our members for their trust, support, and loyalty. Ms. Baker recognized Tom Everitt for his 27 years of service and leadership on the board of directors, as he is retiring after this meeting. Ms. Baker invited Tim Wilson, Supervisory Chair, to present his report.

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ProFed Financial Advisors celebrated 37 years of service and continues to serve its wide range of clients.

Mr. Wilson reported that the annual audit of financial statements performed by Forvis Mazars, LLP identified no major issues or findings. Forvis Mazars, LLP 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. Wilson 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 Wilson moved acceptance of the report, and Richard R. Smith seconded. The motion carried.

ProFed Financial Advisors Co-President Scott Troutner reported that in 2024, ProFed Financial Advisors celebrated 37 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 \$225 million in assets under advisement. Mr. Troutner 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 stands 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. Troutner moved acceptance of his report, and Andrew Mitchell seconded. The motion carried.

Elizabeth Garr, Chair of the Nominating Committee, along with ProFed Nominating Committee members Doug Stitzer and Richard R. Smith, 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. It was proclaimed that the following have been elected to the Board of Directors for a 3-year term: Jeanne Widdicombe, Carrie Haiflich, and Jennifer Reiff.

Barry Menor checked with the moderator to see if there were any questions from the viewers and, as there were none, announced the door prizes to those watching virtually and in person. Eftim Gosheff moved to adjourn the meeting, and Scott Troutner seconded. The meeting adjourned at 5:59 PM.

Respectfully submitted,

Eftim Gosheff
Secretary

Barry Menor
Chair, ProFed Board of Directors

REPORT

From the Chair of the Board & President/CEO

On behalf of our Board of Directors and management team, we would like to extend our heartfelt appreciation for your membership and the trust you have placed in ProFed Credit Union. Your support has been instrumental in our achievements, and we are delighted to share that ProFed experienced another successful year in 2025. As we celebrate our 93 years of service, we remain committed to working together to enhance the financial well-being of all our members.

ProFed is dedicated to maintaining a strong financial position, underscoring our commitment to being a safe and secure institution for our members. As of the end of last year, we proudly reported assets totaling \$756 million. Additionally, we service \$253,848,430 in mortgage loans for Fannie Mae, Freddie Mac, and the Federal Home Loan Bank. Each mortgage loan originated at ProFed is managed by our knowledgeable staff, who oversee payments, escrow, taxes, and insurance with care. Our net worth-to-total assets ratio has increased to 12.50%, totaling \$94.5 million in reserves and surpassing the well-capitalized threshold set by the National Credit Union Administration (NCUA). Furthermore, we achieved net income exceeding \$10.1 million, reflecting our ongoing commitment to sound financial management.

The credit union's total savings have increased to \$654 million, reflecting a 4.53% increase from the previous

year. In 2025, we provided high-yield certificate specials throughout the year, allowing our members to benefit from higher interest rates. While inflation decreased slightly to 2.7% by year-end, consumer prices for staple items like food and energy rose, though at a slower pace than the previous year. We understand that many consumers face ongoing financial challenges due to rising living costs and debt obligations. In response, ProFed offered several supportive initiatives, such as Skip-a-Pay, Quick Cash, and forbearance options, providing compassionate financial solutions to our members during these trying times.

The fraud prevention team at ProFed has diligently handled 1,240 cases, successfully averting losses of \$1.6 million for our members. In our ongoing effort to reduce fraud, we conducted fraud workshops for organizations in our communities. Our loan portfolio has reached an impressive \$518 million, highlighting our dedication

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to meeting the borrowing needs of our valued members. In 2025, the housing market experienced stabilized mortgage rates and rising inventory, creating a more favorable environment for buyers to negotiate. While the market showed signs of improvement, high home prices continue to present affordability challenges for many.

In 2025, we assisted 294 members in obtaining homes, including 91 first-time homebuyers, for a total of \$72 million in mortgage loan originations. Additionally, seven members benefited from down payment assistance totaling \$133,000 through the Federal Home Loan Bank's Launch grant.

Our Credit Starter Program, aimed at supporting young adults, successfully assisted 190 members by providing 131 Visa® loans and 59 auto loans to help them establish their credit.

Our new Quick Cash program, which provides cash at your fingertips, has grown significantly in popularity, with over 535 loans issued, totaling more than \$736,000. We remain committed to supporting our members in achieving their financial goals and enhancing their overall borrowing experience.

ProFed Financial Advisors, our wholly-owned credit union service organization (CUSO), is proud to manage over \$265 million in assets. We are committed to providing expert investment advisory services that prioritize retirement savings for our valued clients.

As a member-owned, not-for-profit financial cooperative, we are committed to continually improving our products and services to better serve our members. In 2025, we

made significant advancements, including introducing new ADA and translation tools on our website to accommodate the diverse needs of our membership and provide information in 136 languages. We also enhanced our digital banking platform, now allowing members the ability to update their contact information including their address, email and phone number, online. ProFed is dedicated to our 64,248 members by providing convenient banking options through 13 branch locations and 27 video teller machines, access to over 45,000 surcharge-free ATMs nationwide, along with a robust digital banking solution. Our goal is to accommodate our members' needs by providing flexibility to manage banking tasks anytime, anywhere. In September, we initiated the relocation process for our New Haven Branch, which was positively received and attended by officials from the City of New Haven. We appreciate the community's support and look forward to continuing to serve our members effectively from the new location in late 2026.

We want to take a moment to express our heartfelt gratitude to you, our members, for your unwavering support. It is inspiring to see so many of you sharing ProFed with your friends and family. Through our Referral Program, members earned over \$301,326 in 2025. As rewards to members who utilize our services, we provided \$152,790 in incentives and bonuses specifically to our Student Checking and Great Start Account holders. Double rewards were paid for four months to those using our Visa® Rewards credit card, adding nearly \$830,000 to their savings.

ProFed is dedicated to actively supporting the communities we serve. In 2025, we are proud to have had over 150 staff, board members, and committee members volunteer at more than 97 events, making a positive impact in our local areas. We provided yearlong financial education classes to 11 organizations, equipping individuals with essential financial skills. Online use of our financial wellness program, Money Sense, more than doubled, with 2,595 users engaging with a variety of educational modules for nearly 600 hours of total learning time. Additionally, we organized an in-person and virtual workshop focused on providing guidance to first-time homebuyers. ProFed is gratified by the results of its long-standing support for Riley Hospital for Children, having raised over \$62,000. This brings our total contributions to nearly \$658,000. This effort would not be possible without the generous support of our membership, business partners, and staff. In recognition of two former board chairs, ProFed awarded \$20,000 in scholarships to eight students, which increases our total scholarship contributions to \$272,000 since 1994. At ProFed Credit Union, our mission is to empower our members and enrich our community through personalized financial services. Founded by educators and guided by a cooperative spirit, we are dedicated to building strong relationships that foster financial success for everyone we serve.

Our core values—cooperative spirit, integrity, and compassion—are fundamental to our operations. Our committed staff, volunteer board of directors, and dedicated

In 2025, we helped 294 members secure homes, including 91 first-time buyers, generating \$72 million in mortgage loan originations.

Through our Referral Program, members earned over \$301,326.

Additionally, we rewarded Student Checking and Great Start Account holders with \$152,790 in incentives and bonuses.

committee members work diligently to protect your assets and provide you with exceptional service. Whether we are assisting you with your first mortgage, an auto loan, investing in a certificate, or helping you navigate digital banking, our purpose is and will continue to be to make a difference in the lives of our members and the communities we call home.

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 with your financial needs 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

Report of NOMINATIONS

2026 ProFed Board of Directors Election

NOMINATING COMMITTEE

Elizabeth Garr
Chair of Nominating Committee

Thomas Everitt

Richard R. 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:



Barry Menor

Mr. Menor has taught at Fort Wayne Community Schools since 1992, served as chairman of the Social Studies Department for 17 years, and served on several school and district-related committees. He has a master's and bachelor's degree in secondary education from Indiana-Purdue University. He previously served on ProFed's Scholarship Committee, Employee Relations Committee, and Technology Steering Committee, and currently serves on the ProFed Business Loan Committee. He also serves as Chair of ProFed's Board of Directors.



Andrew Mitchell

Mr. Mitchell is the director of Utility Solutions at Tantalus Systems Inc. He holds a bachelor's degree in electrical engineering technology from Purdue University and a Master of Business Administration from the Indiana Institute of Technology (Fort Wayne). He serves as Chair of the ProFed Technology Steering Committee, Chair of ProFed Financial Advisors, LLC, and Treasurer of the ProFed Board of Directors.



Eftim Gosheff

Mr. Gosheff is the manager of information technology with IDEMIA, overseeing the operation of ERP systems and related projects. He holds a Bachelor of Science degree in accounting from Purdue University, serves as Chair of the ProFed Business Loan Committee, is a member of the Technology Steering Committee, and is Vice Chair of ProFed's Board of Directors. Additionally, he is a member of the board of St. Nicholas Orthodox Church in Fort Wayne, where he also serves as Treasurer.

STATEMENTS OF FINANCIAL CONDITION

As of Year-End December 31

2025

2024

ASSETS

Loans to Members	\$519,015,851	\$505,935,389
Allowance for Credit Loss	-\$3,175,102	-\$3,010,001
Total Loans	\$515,840,749	\$502,925,389
Cash and Investments	\$199,993,738	\$172,124,211
Premises and Equipment (Net)	\$28,395,669	\$27,110,288
NCUA Share Insurance Fund	\$6,191,001	\$6,052,481
Other Assets	\$5,716,946	\$6,265,931
Total Fixed & Other Assets	\$40,303,616	\$39,428,700
Total Assets	\$756,138,102	\$714,478,299

LIABILITIES AND EQUITY

Other Liabilities	\$7,467,730	\$6,091,557
Savings Accounts	\$334,844,278	\$323,236,467
Checking Accounts	\$161,617,898	\$151,070,387
Certificates/IRAs	\$157,860,928	\$151,660,313
Total Member Savings & Certificates	\$654,323,103	\$625,967,166
Total Member Equity	\$94,347,269	\$82,419,576
Total Liabilities & Equity	\$756,138,102	\$714,478,299

STATEMENTS OF FINANCIAL CONDITION continued

As of Year-End December 31

2025

2024

MISCELLANEOUS INFORMATION

Loan Delinquency in Dollars	\$1,429,328	\$1,411,435
Loan Delinquency in Percentage	0.28%	0.28%
Number of Members	64,248	62,841

STATEMENTS OF INCOME

As of Year-End December 31

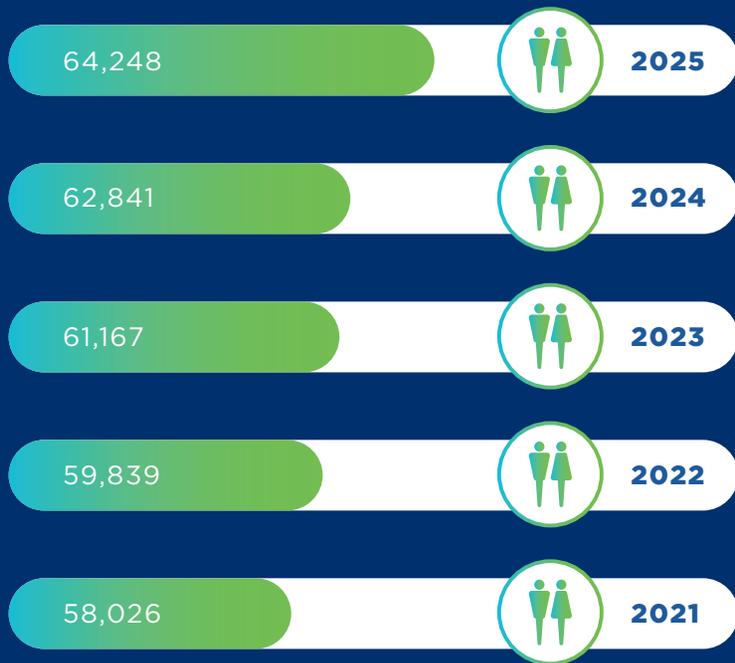
2025

2024

STATEMENTS OF INCOME

Interest on Loans	\$26,441,464	\$23,866,469
Income from Investments	\$6,990,862	\$6,851,470
Total Interest Income	\$33,432,325	\$30,717,939
Dividends Paid to Members	-\$6,553,294	-\$6,090,811
Interest on Borrowed Money	-\$32	-\$14
Total Dividend & Interest Expense	-\$6,553,327	-\$6,090,825
Interest Margin	\$26,878,999	\$24,627,114
Provision for Credit Loss	-\$612,515	-\$761,090
Net Int. Income Aft Prov for Credit Loss	\$26,266,483	\$23,866,024
Fee and Other Income	\$12,201,680	\$15,630,157
Operating Expenses	-\$28,370,427	-\$27,013,138
Net Income	\$10,097,737	\$12,483,043

NUMBER OF MEMBERS*



*Calculation error found in past counts. Restatement of prior periods.

SHARES

2025	\$654,323,103
2024	\$625,967,166
2023	\$611,244,422
2022	\$603,585,240
2021	\$578,059,673

ASSETS

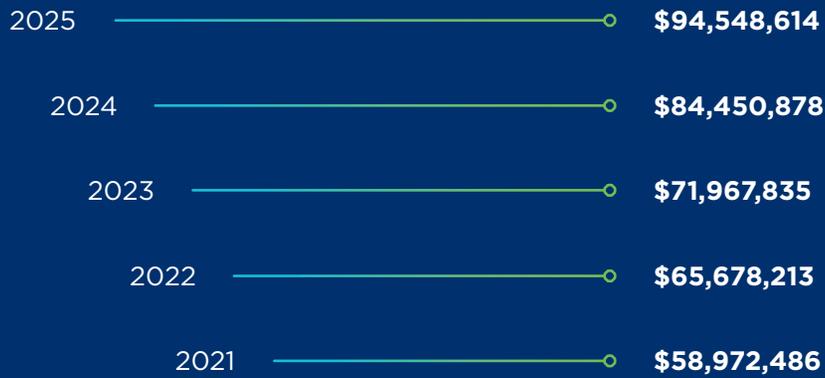
2025	\$756,138,102
2024	\$714,478,299
2023	\$689,990,454
2022	\$671,616,662
2021	\$642,360,675

LOANS

2025	\$515,840,749
2024	\$502,925,389
2023	\$481,016,794
2022	\$471,045,871
2021	\$414,684,944

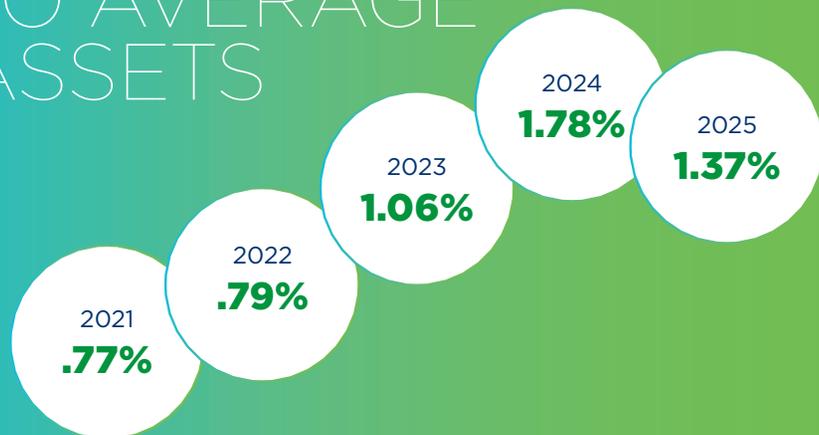
FIVE YEAR GROWTH

NET WORTH



A - Sierra Miranda, 2025 Teacher of the Year
 B - YMCA Golf Outing
 C - Concordia Registration Day

NET INCOME TO AVERAGE ASSETS



SUPERVISORY COMMITTEE REPORT

The role of the Supervisory Committee is to safeguard member assets by ensuring the 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, 2025. The Supervisory Committee is pleased to report that Forvis Mazars, LLP issued an unmodified (clean) opinion report on ProFed's financial statements.

Timothy A. Wilson
 Chair of the Supervisory Committee

We couldn't do it without our
VOLUNTEERS

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!

ANGOLA BRANCH

Lillian Cartwright
 Lindsay Dale
 Robert Hanson
 Bailey Wilson

AUBURN BRANCH

Melissa Le
 Emily Michlow
 Haylee Potter

BLUFFTON BRANCH

Michelle Esparza
 Jamie Johnson
 Kristi Lockwood
 Kaitlyn Smith

COLUMBIA CITY BRANCH

Tyson Carson
 Teresa Kissinger
 Megan Landis
 Holly Thompson

CONSTITUTION BRANCH

Christine Burdett
 Mason Coffee
 Delaney Hickey
 Gabrielle Myrice
 Tamera Preston

DECATUR BRANCH

Leah Brown
 Hannah Ruth Feasel
 Kathy McGill
 Deborah Patrick

DUPONT BRANCH

Derek Martin
 Sheryl May
 Elaine Shuler
 Bradyn Simshauser

HANNA BRANCH

Katherine Barr
 Chad Prentice
 Logan Sparkman

KENDALLVILLE BRANCH

Allison Bergman
 Leanne Johnston
 Jessica Miller
 Mia Pinkerton
 Bridgette Wilson-Oliver

MAIN BRANCH

Mel Brenneke
 Anna Byler
 Kennedy Crum
 Jennifer Deckard
 Rachelle Dull
 Gaylan Troutner

NEW HAVEN BRANCH

Logan Bowers
 Beth Cencelewski
 Erin Pio

STELLHORN BRANCH

Christina Hoffman
 Courtney Jacobs
 Melissa Quinn
 Zachary Shepard
 Michael Wharton

TONKEL BRANCH

Jasmine Goeglein
 Robin McIntosh
 Faith Stull

VTM SERVICE CENTER

Bridgette Burns
 Isabel Kilgore
 Amanda Line
 Naomi Ward

ACCOUNTING

Victoria Buckmaster
 Candy MacDonald
 Bridgette Tabor
 Kristina Valle

ACCOUNT MANAGEMENT

Angela Affolder
 Amy Carney
 Cassandra Martin
 Eric Menor
 Nicole Voss
 Lisa Wente
 Emily Witte

ADMINISTRATION

Linda Hinrichs
 Candace Moriarty
 Alaina Taylor

BOARD MEMBERS

Barry Menor
 Jeanne Widdicombe
 Tim Wilson

BRANCH ADMINISTRATION

Jacquie Hess

BUSINESS SERVICES

Tammy Bickel
 Karen Potter
 Jane Rich
 Cara Teeple

BSA/FRAUD PREVENTION

James Groh
 Janet Hammel
 Steffanie Henkle
 Nan Jauregui
 Jenny Khan
 Olivia Rauch
 Emma Underwood

CALL CENTER

Cloretta Hudson
 Shavon Hull
 Kyrsten McCoy
 Daniel Meredith
 Savannah Sitts
 Kisandra Smith
 Chase Tackett

CARD SERVICES

Ramana Applegate
 Magan Carson

CONSUMER LENDING

Janet Baker
 Hannah Lane
 Rebecca Leeuw
 Kari Marti
 Marycruz Mendoza
 Maren Nance
 Stephenie Osborn
 Betsy Parker
 Kari Smith

DEPOSIT OPERATIONS

Jayden Brewster
 Sara Ray Cave
 Kelli Krusinger
 Patricia Randall

EXECUTIVE LEADERSHIP

Becky Anthony
 Nina Baker
 Katie Hirsch
 Todd Roach

FRONT DESK

Lora Bodie
 Chris Menor

HUMAN RESOURCES

Bethany Pinney
 Ginesha Robinson
 Teresa Schmidt

INFORMATION TECHNOLOGY

Christy Bercot
 Ashlee Brown
 Tyrone Chambers
 Dustin Eber
 Brandon Hirsch
 Lisa Kuntz
 Lilly O'Handley
 Taylor Ramsay
 Robert Wagner
 Tim Ward

MARKETING

Hannah Hetrick
 Everett Loney
 Ryan Mallory
 Rachel Murphy
 Hope Zellers

MORTGAGE SERVICES

Tracy Art
 Madi Balsler
 Brice Densmore
 Bryce Douglas
 Melissa Gregory
 Chelsy Hartman
 Beth Knipstein
 Jason Mackey
 Alexandros Makridakis
 Chelsea Noland
 Beth Pranger
 Tana Rupp
 Stephanie Schoenle
 Tess Wolf
 Jordan Young

PROFED FINANCIAL ADVISORS, FOUNDED IN 1987, CELEBRATED ITS 38TH YEAR OF SERVICE IN 2025.

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 \$265 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



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 45,000 Surcharge-Free ATMs through Alliance One & MoneyPass®
- Deposit-Enabled VTM's 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
- Personal Loans
- Mortgage Services
- Home Equity Loans & Lines of Credit
- Visa® Rewards Credit Cards
- Visa® Platinum Credit Cards
- Quick Cash
- Credit Starter

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 W. Plaza Dr.
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



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YOUR CREDIT UNION FOR



ProFed's Habitat for Humanity
Goddess Contractors





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