

2023 Annual Report



PROFED
CREDIT UNION

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ProFed 91st Annual Meeting
TUESDAY, MARCH 19, 2024 | 5:30 P.M.

AGENDA

WELCOME

Ascertain the Presence of Quorum

Appoint Parliamentarian

Adoption of Agenda

Prior Year's Minutes

Barry Menor, Secretary of the Board

Report of the Directors

Richard R. Smith, Chair of the Board

Report of the President/CEO

Nina Baker, President/CEO

Report of the Supervisory Committee

Eftim Gosheff, Chair of the Supervisory Committee

Report of ProFed Financial Advisors

Matthew T. Barnes, Co-President Financial Consultant

NEW BUSINESS

Announcement of Election Results

Timothy Graham, Chair of the Nominating Committee

Door Prize Drawings

Adjournment

BOARD OF DIRECTORS

Richard R. Smith, Chair

Thomas Everitt, Vice Chair

Barry Menor, Secretary/Membership

Jeanne Widdicombe, Treasurer

Eftim Gosheff

Carrie Haiflich

Andrew Mitchell

Karla Powell

Timothy A. Wilson

Alonzo Epps, Director Emeritus

Edward Mason, Director Emeritus

Leanne Mensing, Director Emerita

Neil Potter, Director Emeritus

SUPERVISORY COMMITTEE

Eftim Gosheff, Chair

AUDIT COMMITTEE

Thomas Everitt, Chair

BUSINESS LOAN COMMITTEE

Eftim Gosheff, Chair

EMPLOYEE LIAISON COMMITTEE

Thomas Everitt, Chair

SCHOLARSHIP COMMITTEE

Timothy A. Wilson, Chair

TECHNOLOGY STEERING COMMITTEE

Barry Menor, 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

Nan Jauregui, Vice President/
Branch Administrator

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

Bethany Pinney, Asst. VP/
Human Resources

Karen Potter, Asst. VP/
Marketing

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

Courtney Jacobs, Asst. VP/
Stellhorn Branch Manager

Kristi Lockwood, Asst. VP/
Bluffton Branch Manager

Sheryl May, Asst. VP/
Tonkel Branch Manager

Kathy McGill, Asst. VP/
Decatur Branch Manager

Chelsea Noland, Asst. VP/
Dupont Branch Manager

JoDe Payton, Asst. VP/
Auburn Branch Manager

Chad Prentice, Asst. VP/
Hanna Branch Manager

Kim Treesh, Asst. VP/
Kendallville Branch Manager

ANNUAL MEETING MINUTES

ProFed Federal Credit Union

March 21, 2023

ProFed Credit Union's 90th Annual Business Meeting was held in-person and virtually through a secure portal on March 21, 2023. 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 Karla Powell for 5 years of service and Director Tom Everitt for 25 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 reported to our members that with the pandemic behind us, the credit union continued to excel with over \$670 million in assets and continued to provide multiple financial services to its members. ProFed is now serving over 60,000 members and opened its 13th branch in New Haven, in addition to constructing a new building in Bluffton. Federal regulators praised ProFed's leaders and staff for our strong financial management in a fast-moving and challenging economy. ProFed has remained compliant and earned the continued praise of Federal examiners.

ProFed continued to give back in 2022 by participating in over 45 community events and assisted 74 organizations including raising \$36,000 for Riley Children's Hospital with donations totaling \$476,000 since 1998. Scholarships totaling

\$20,000 were awarded to deserving students through the Carroll Phillips and Robert Weaver scholarship programs. All these achievements are a result of the exemplary work and dedication of the ProFed staff.

Nina Baker, President and CEO welcomed everyone to our 90th Annual meeting and gave a brief history of the credit union starting in 1933 as Fort Wayne Teachers Credit Union and the progression in growth and name changes that followed to now serving 9 of the 11 counties in northeast Indiana.

Ms. Baker reported as of December 2022, ProFed had \$671 million in assets not including \$272 million in mortgage loans we service for outside investors. Despite a rapid increase in interest rates, our mortgage team helped nearly 400 members with new home purchases or refinancing including 56 first-time homebuyers. Another approximately 600 members obtained home equity loans. We exceeded volumes from the prior year with over \$99 million in vehicle loans. ProFed's net worth to assets ratio was 9.78% which is nearly 3% higher than the statutory level to be considered a well-capitalized credit union. Total shares were at \$603 million and total loans were at \$471 million with our delinquency well below our peers. We continue to provide financial advisory services through our wholly-owned subsidiary ProFed Financial Advisors.

Our recent merger with East Allen FCU allowed us to open our 13th branch in New Haven and gain 1,700 new members and \$18.4 million in assets. With the relocation of our Bluffton branch, ProFed owns

all but one of its buildings and all locations are providing VTM services and feature Saturday hours.

ProFed places a strong emphasis on supporting our local communities by providing affordable financial services and financial well-being through Money Sense, our online financial education program. We partnered with the Boys and Girls Club to teach entrepreneurial skills, which was a rewarding experience for our team.

In 2022, we transitioned our debit and credit cards to contactless payments and paid our members \$221,000 through our member referral, student checking, and great start savings programs. Nearly \$650,000 was deposited to savings accounts for members who use our Visa® Rewards credit card. ProFed is a safe place to save money and we receive high rankings from regulators for our safety and soundness practices and management of risk. Member funds are insured to at least \$250,000 by the National Credit Union Association, equivalent to the FDIC.

Ms. Baker thanked the Board of Directors and Committee members for safeguarding the assets of our membership, recognized Rick Smith for his 25 years of service and leadership on the board of directors, and thanked the employees of ProFed for their hard work, dedication, and contributions to the success of the credit union while providing exemplary service to our members. Ms. Baker concluded by thanking our members for their trust and loyalty. Looking toward the future, we remain committed to providing affordable financial services as we continue to invest in technology that makes banking

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more convenient and accessible while maintaining the personal touch that sets us apart.

Tim Graham, a member of the Supervisory Committee, reported that the annual audit of financial statements performed by Forvis, LLP, formerly BKD, LLP 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. Graham stated that as a member, your credit union continues to maintain a high level of safety and soundness, and ProFed's staff is knowledgeable and does an excellent job in the management of your money. Tim Graham moved acceptance of the report and Neil Potter seconded. The motion carried.

M. Scott Troutner, Co-President, reported that in its 35 years of service, ProFed Financial Advisors' mission has been to assist both individuals and corporate clients to achieve their financial goals and continues to do so with over \$200 million in assets under advisement. Mr. Troutner remarked that services to members and non-members include a broad range of investment and fee-based advisory services offered through its affiliation with United Planning Financial Services. The founding mission of our office is to assist both individuals and corporate clients in pursuing their long-term goals, which is still true to this day. ProFed Financial Advisors strives to continually review their services and the delivery of those services to provide clients with an efficient and effective experience.

While managing our clients' portfolios is just one piece of the financial puzzle, ProFed Financial Advisors stands ready to assist you with experts in areas of estate planning, taxation, insurance, and other specialties. There is no single person who 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 Carolina Vasquez seconded. The motion carried.

Ali Rottinger, Chair of the Nominating Committee, along with ProFed Nominating Committee members Tim Graham and the late David Nichols, 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: Barry Menor, Andrew Mitchell, and Eftim Gosheff.

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. Becky Anthony moved to adjourn the meeting and Linda Hinrichs seconded. The meeting adjourned at 6:02 p.m.

Richard R. Smith
Chair

Barry Menor
Secretary



Left and Right—
Fort Wayne Children's Zoo Volunteer Day

REPORT

from the Chair of the Board & President/CEO

In 2023, ProFed Credit Union navigated through economic challenges while maintaining its commitment to members' financial well-being. Inflation declined throughout the year slowing down the Federal Reserve's continued increases to the federal funds rate, which over a period of 16 months increased more than five percentage points. Mortgage interest rates hit the highest level in nearly 23 years, making it difficult to borrow funds for the purchase of a new home. The cost of goods and services remained high during the year, and student loan borrowers had to begin repaying their debt in October. These factors impacted our members, and many of them turned to us for help in attaining a hopeful financial future.

ProFed's continued emphasis on being a safe, sound, and secure credit union is substantiated through our financials. During a year when preserving liquidity was difficult for many banks and credit unions, we were prepared to assist members with their lending needs while maintaining our existing deposits. The credit union ended 2023 with \$690 million in assets, or a 2.74% growth from the prior year. Not reflected in our asset size is \$258 million in mortgage loans that we service for outside investors like Fannie Mae and the Federal Home Loan Bank. Our loans to members exceeded \$480 million. A combination of fewer homes for sale and elevated mortgage rates resulted in the lowest levels of home sales in nearly 30 years throughout our country. Loan demand was

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less than the prior year, but ProFed assisted 208 members in obtaining a home loan, of which 32 loans were to first-time homebuyers for a total of \$39 million in mortgage loan originations. Approximately \$60 million in auto loans were originated in 2023, with over \$33 million made directly at the dealership. In July, we introduced our Credit Starter Program designed to assist young adults in building their credit with 79 members completing the requirements successfully. Our delinquent loans to total loans ratio was 0.32%, and the net loan loss ratio was 0.06%, well below our peer group as defined by the National Credit Union Administration. With care and compassion, ProFed staff assisted members facing financial difficulties. By offering programs such as Skip a Pay and forbearance options, we were able to provide successful solutions.

Credit union shares remained steady at \$611 million or a 1.27% growth. The rate environment rapidly changed in 2022 along with the first six months of 2023, resulting in the current federal funds rate of 5.25% - 5.50%. Financial institutions made moves and countermoves to retain their funds through higher rate certificate specials. With overall lending slower than in prior years, ProFed took the opportunity to invest its funds in higher-yielding investment instruments that represent no credit risk. Our net income exceeded \$7.2 million, helping build our capital reserve to nearly \$72 million which includes \$24 million above the level that our regulator defines as well capitalized. This capital cushion helps against any kind of recession or adverse

event. ProFed Financial Advisors, a wholly owned credit union service organization (CUSO), manages over \$200 million in assets and provides investment advisory services to our members with an emphasis on retirement savings.

As a member-owned, not-for-profit financial cooperative, we strive to provide products and services that benefit our members. Today, over one-half of our membership is enrolled in digital banking allowing members the flexibility to manage their finances anywhere and on their schedule. Digital banking provides convenience, savings tools, and security education with member statements and notices typically becoming available within 24 hours of the processing date. Membership, additional shares, and loans can be applied for online. With 13 branch locations and 27 video teller machines, our credit union continues to provide face-to-face personal service fostering our member relationships. To enhance this experience and provide more flexibility to our membership, we added a scheduling component to our list of services in



2023 where nearly 5,700 members prescheduled either an in-person or virtual meeting.

Throughout 2023, ProFed continued its upgrade of our credit and debit cards to contactless technology with tap-to-pay functionality. Soon, members will have the ability to obtain digital card issuance for further convenience and accessibility in conducting their credit or debit card transactions. Our members are at the center of what we do, and we want to give back through the programs they utilize. Our Visa® Rewards credit card program continues to expand with nearly \$659,000 deposited to members' savings accounts. Additionally, we returned another \$247,000 to members through our Referral, Student Checking, and Great Start Accounts programs.

ProFed is a community-chartered credit union and believes in giving back to our communities with time, talent, and treasure. Throughout the year, we worked with 145 organizations and our board of directors and team members volunteered at 74 events. We supported Habitat for Humanity through our first panel build day where 100 volunteers constructed the interior and exterior walls of a Habitat home on ProFed's parking lot. Our team participated in golf outings, concert series, street fairs, festivals, and parades that united communities and assisted local organizations. Improving financial well-being among members and non-members was emphasized in 2023 with 43 financial workshops presented to employees of companies throughout northeast Indiana. These workshops equipped participants with the knowledge to empower them on topics such

as basic banking, budgeting, credit reporting and scoring, identity theft, retirement, resume writing and soft skills, and mortgages. Credit unions throughout Indiana, including ProFed, have supported Riley Hospital for Children for over 25 years. With the help of our members, local business partners, and employees, we raised over \$52,000, establishing a new record for the credit union for a total contribution of over \$527,000 throughout those years. In memory of two former board chairs, ProFed awarded \$20,000 in scholarships to eight deserving students pursuing their educational goals totaling \$232,000 in scholarships awarded since 1994.

ProFed Credit Union's commitment to financial stability, member services, and community engagement has remained steadfast in 2023. ProFed's strong performance and dedication to members underscores its position as a safe and reliable financial institution. We thank our volunteer board of directors and committee members for safeguarding the assets of our membership and for the encouragement and support they provide to our staff and members. We also want to express gratitude to our employees who make it their mission to provide each member with a positive interaction and exemplary assistance. To our members, we value your confidence and loyalty and thank you for trusting ProFed to walk alongside you on your financial journey.

Nina Baker
President/CEO

Richard R. Smith
Chair, ProFed Board of Directors

REPORT OF NOMINATIONS

2024 ProFed Board of Directors Election

NOMINATING COMMITTEE

Tim Graham

Chair of Nominating Committee

Jennifer Reiff

Elizabeth Garr

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:



Ali Rottinger

Ms. Rottinger is currently a stay-at-home mom and spends a lot of time volunteering with her kids' schools and sports. Ali has an associates degree in Medical Assisting from Ivy Tech and previously worked at Parkview as a CMA in family medicine before the COVID-19 pandemic. Ali has been a member of ProFed since 2010 and has always been impressed with the quality of business and care her family receives. She has been on the ProFed Nominating Committee and was the Chair for the past two years. Ali is on the Supervisory Committee and has been the secretary of the Audit Committee for the past year.



Tim Wilson

Mr. Wilson is currently the principal at Westview High School and previously served as the principal at Norwell Middle School for thirteen years. He has a bachelor's degree in Elementary Education from Indiana University and a Masters in Educational Leadership from Indiana University. Mr. Wilson has also served in many roles for Family Centered Services in Bluffton, Indiana, including President, Secretary, and board member. He currently serves on the ProFed Board and the Scholarship and Technology Steering Committees.



Karla Powell

Ms. Powell has been working in marketing for over 40 years, overseeing various business and financial operations while filling roles from Business Manager to CFO. She recently retired as owner/partner of Nichols Brand Stories, a local/regional marketing company, after 19 years but continues to stay involved as a consultant. Karla was an owner/partner of Epona Stables, Inc., a horse boarding business established in 2004 and closed in 2022. She has served on the board of her church, the Brigade of Light, where she is an ordained minister. She has served on the ProFed Nominating, Audit, and Supervisory Committees. She serves on the ProFed Business Loan Committee, Employee Liaison Committee, and Board of Directors. She is married and lives in Allen County.

STATEMENTS OF FINANCIAL CONDITION

As of Year-End December 31

2023

2022

ASSETS

Loans to Members	\$481,016,794	\$471,045,871
Allowance for Loan Loss	-\$2,827,079	-\$1,695,573
Total Loans	\$478,189,715	\$469,350,298
Cash and Investments	\$175,608,465	\$164,398,174
Premises and Equipment (Net)	\$25,151,226	\$26,839,680
NCUA Share Insurance Fund	\$5,886,445	\$5,826,836
Other Assets	\$5,154,603	\$5,201,674
Total Fixed & Other Assets	\$36,192,274	\$37,868,190
Total Assets	\$689,990,454	\$671,616,662

LIABILITIES AND EQUITY

Other Liabilities	\$9,961,237	\$7,526,634
Share (Savings) Accounts	\$334,765,573	\$393,828,614
Share Draft (Checking) Accounts	\$152,377,681	\$150,394,483
Share Certificate/IRAs	\$124,101,168	\$59,362,143
Total Member Shares & Share Certificates	\$611,244,422	\$603,585,240
Total Member Equity	\$68,784,795	\$60,504,789
Total Liabilities & Equity	\$689,990,454	\$671,616,662

STATEMENTS OF FINANCIAL CONDITION continued

As of Year-End December 31

2023

2022

MISCELLANEOUS INFORMATION

Loan Delinquency in Dollars	\$1,529,820	\$1,275,627
Loan Delinquency in Percentage	0.32%	0.27%
Number of Members	62,764	60,835

STATEMENTS OF INCOME

As of Year-End December 31

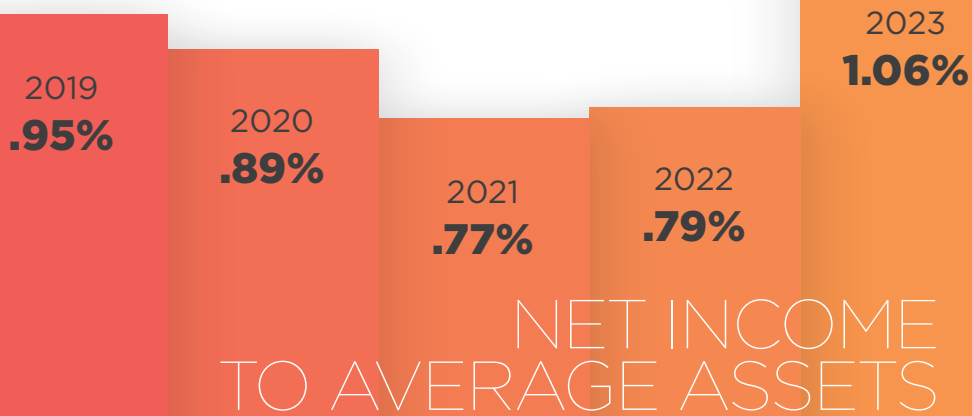
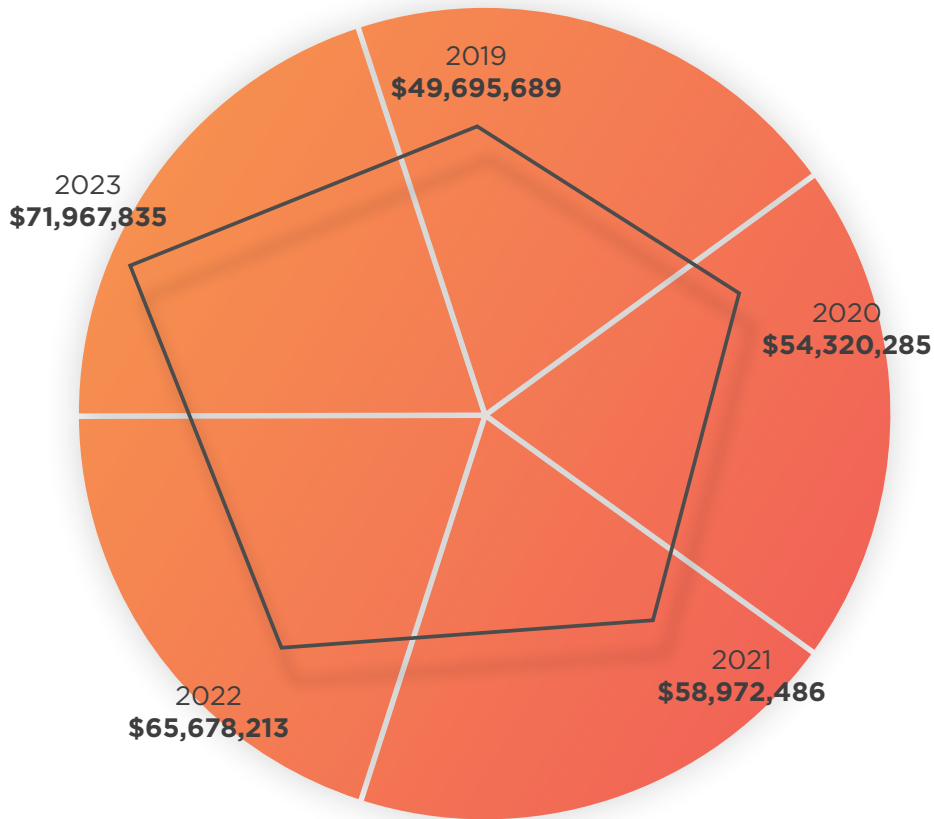
2023

2022

STATEMENTS OF INCOME

Interest on Loans	\$19,963,415	\$15,756,940
Income from Investments	\$5,709,831	\$2,953,162
Total Interest Income	\$25,673,246	\$18,710,102
Dividends Paid to Members	-\$3,164,588	-\$673,525
Interest on Borrowed Money	-\$120	-\$419
Total Dividend & Interest Expense	-\$3,164,708	-\$673,945
Interest Margin	22,508,538	18,036,157
Provision for Loan Loss	-\$513,783	-\$180,000
Net Int. Income Aft Prov for Loan Loss	\$21,994,755	\$17,856,157
Fee and Other Income	\$10,920,942	\$11,645,665
Operating Expenses	-\$25,701,099	-\$24,286,139
Net Income	\$7,214,598	\$5,215,683

NET WORTH



NET INCOME
TO AVERAGE ASSETS

NUMBER OF MEMBERS



FIVE YEAR GROWTH

	ASSETS	SHARES	LOANS
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
2019	\$463,721,978	\$410,037,541	\$294,998,846



Huntington Colts In Motion

SUPERVISORY COMMITTEE REPORT

The role of the Supervisory Committee is to safeguard member assets by ensuring ProFed is operating properly. It has broad oversight authority to hold the 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, LLP, formerly BKD, LLP, to audit the financial statements of ProFed Federal Credit Union. Forvis, LLP reviewed the financial statements for fiscal year ending September 30, 2023.

The Supervisory Committee is pleased to report that Forvis issued an unmodified, (clean) opinion report regarding ProFed's financial statements.

Eftim Gosheff

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

Lindsay Dale
Robert Hanson
Ruby Squire

AUBURN BRANCH

Ethan Harter
Melissa Le
Emily Michlow
JoDe Payton

BLUFFTON BRANCH

Leah Brown
Michelle Esparza
Jamie Johnson
Kristi Lockwood

COLUMBIA CITY BRANCH

Katherine Barr
Tyson Carson
Holly Thompson

CONSTITUTION BRANCH

Madison Balsler
Mason Coffee
Mel Ferguson
Shaun Tilghman

DECATUR BRANCH

Kathy McGill
Nichole Myers
Deborah Patrick
Andrea Wolfe

DUPONT BRANCH

Chelsea Noland

HANNA BRANCH

Merisah Al-Jayashi
Delaney Hickey
Chad Prentice
Zach Van Huisen

KENDALLVILLE BRANCH

Mariah Elkins
Leanne Johnston
Kim Treesh
Jasmine Wells
Bridgette Wilson-Oliver

MAIN BRANCH

Mel Brenneke
James Groh
Gabrielle Myrice
Gaylan Troutner

NEW HAVEN BRANCH

Jordan Alliss
Thomas Bond
Beth Cencelewski
Molly Hanke
Christina Hoffman

STELLHORN BRANCH

Kennedy Bender
Beth Davis
Courtney Jacobs
Melissa Quinn
Michael Wharton

TONKEL BRANCH

Jasmine Goeglein
Sheryl May
Robin McIntosh
Faith Stull

VTM SERVICE CENTER

Melissa Fuentes
Amanda Line
Brandi Sanchez
Braden Wood

ACCOUNTING

Victoria Buckmaster
Candy MacDonald
Emily Phaengyavong
Todd Roach
Bridgette Tabor
Kristina Valle

ACCOUNT MANAGEMENT

Angela Affolder
Amy Carney
Cassandra Franks
Eric Menor
Lisa Wentz
Emily Witte

ADMINISTRATION

Josh Elias
Jacquelyn Hess
Linda Hinrichs
Nan Jauregui
Alaina Taylor

BOARD MEMBERS

Karla Powell

BUSINESS SERVICES

Tammy Bickel
Jennifer Schuller
Cara Teeple

BSA/FRAUD PREVENTION

Jenny Khan
Olivia Rauch
Emma Underwood
Sara Wolf

CALL CENTER

Hannah Acosta
Cloretta Hudson
Krysten McCoy
Kisandra Smith
Elaine Wyss

CARD SERVICES

Magan Carson
Katie Hirsch
Maren Nance

CONSUMER LENDING

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

DEPOSIT OPERATIONS

Sara Ray Cave
Janet Hammel
Kelli Krusinger
Patricia Randall

EXECUTIVE LEADERSHIP

Nina Baker
Steve Piekarski

FRONT DESK

Christine 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
Laura Hapner
Janice Harter
Brandon Hirsch
Lisa Kuntz
Lilly O'Handley
Issaac Rickenberg
Amy Sexton
Bob Wagner
Tim Ward

MARKETING

Hannah Hetrick
Rachel Murphy
Karen Potter
Cody Walz
Hope Zellers

MORTGAGE

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

ProFed Financial Advisors, founded in 1987, celebrated its 36th year of service in 2023. 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 \$200 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 in helping you pursue your financial wellbeing. 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.

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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
- Over 36,000 Surcharge-free ATMs through Alliance One & MoneyPass®
- Deposit Taking 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

SAVINGS & CHECKING ACCOUNTS

- Savings Accounts
- 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
- Youth Accounts
- Student 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 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
260-483-0514 or
800-752-4613

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

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Angola, IN 46703
260-665-7092

Auburn Branch

506 N. Grandstaff Dr.
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
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