

Annual Meeting Notice

Your Vote. Your Voice.

2026 Virtual Annual Meeting Set for Wednesday, March 25



Your Participation Matters!

Voting for your Wright-Patt Credit Union® (WPCU®) Board of Directors is one of the benefits that come with being a member!

Board members help set the strategic direction of your credit union, weighing in on decisions around rates, loan products and other key topics. By voting, you can make sure your voice is heard.

Exercise your right as a member-owner of the credit union, and vote today!

Eligible members can vote via paper ballot or online at [WPCU.coop/Vote](https://wpcu.coop/Vote). Both paper and online **ballots must be received by March 11, 2026**. Online voting will also reopen briefly for live voting during the beginning of the WPCU Annual Meeting on March 25, 2026.



WPCU Virtual Annual Meeting

Join Us Online:

**Wednesday, March 25
7:00 pm**

[WPCU.coop/Annual-Meeting](https://wpcu.coop/Annual-Meeting)

If the WPCU Annual Meeting cannot be held on March 25, 2026 due to an emergency or other unforeseen reason, it will instead be held on April 22, 2026. Members will be notified of the change via email and a message posted at [WPCU.coop](https://wpcu.coop).

Meet the Candidates



Rachel Goodspeed began as a volunteer on the WPCU Board's Associate Development Committee in 2018 and joined the board in 2021. She currently serves as the Board Vice Chair and is the Chair of the Enterprise Risk Committee and a member of the Executive Committee. Rachel holds a B.A. in English from Texas A&M and a master's degree in communications from Ellis University. She is an executive officer in the U.S. Air Force Reserve, principal consultant at her own firm, GOODSPEED Strategies, and co-owns a small family farm, Goodspeeds R&R. She is an avid marathon runner and horse rider and frequently travels with her family.



Bonnie Smith joined the WPCU Board of Directors in 2019 and currently serves as the Board Treasurer. She is the Chair of the Asset-Liability (Investment) Committee and a member of the Audit and Executive Committees. Bonnie has a B.A. in Education and master's degree in Educational Administration from the University of Dayton. After a 42-year career as an educator, administrator and nonprofit executive director, she now volunteers for several community boards, including the YMCA of Greater Dayton and Ohio Connection Academy.



Gina McFarlane-El joined the Advisory Council in 2023, becoming an Associate Director in 2024 and a full Board Director in 2025. She also serves on the Asset-Liability (Investment) Committee. With over 30 years of health care experience, she is the CEO and Founder of Five Rivers Health Centers. She holds two master's degrees from Columbia University in Business Administration and Public Health, as well as a B.A. in health care administration from Fisk University.

Annual Business Meeting Minutes

The following minutes summarize the key discussions, decisions and strategic direction presented at Wright-Patt Credit Union's last Annual Meeting. As part of this year's meeting, members will vote to approve these minutes as an accurate record and to affirm their support for the decisions made and the continued direction of their credit union.

1. **Welcome:** Timothy J. Mislansky, President and CEO, welcomed members of Wright-Patt Credit Union, Inc., (WPCU®), and guests, to WPCU's 2025 Annual Business Meeting. He shared that WPCU's purpose "Everyone deserves a caring financial partner who builds hope and improves well-being" guides everything we do for the credit union on behalf of those we serve. He introduced Board Chair Joe Linsenmeyer and MC for the meeting Holly Allen.
2. **Call to Order:** Joseph L. Linsenmeyer, WPCU Board Chair, called the meeting to order at 7:00 pm eastern time. The meeting was held virtually via a digital platform with live questions and answers.
3. **Declaring a Legal Annual Meeting:** WPCU's Code of Regulations requires that one half of one percent of our eligible voting membership must be represented in person or by writing, to constitute a legal Annual Business Meeting. Mr. Linsenmeyer acknowledged that more than 6,428 valid ballots from members were received for this year's meeting and accordingly the quorum requirements had been met. Mr. Linsenmeyer then declared the meeting to be a legal meeting.
4. **Recognition of the Board of Directors, Executive Leadership, and Guests:** Board Chair Linsenmeyer introduced his fellow board members and members of the executive leadership team:

Board Members

Nicholas J. Endsley - Assistant Secretary
Rachel M. Goodspeed - Vice Chair
Leah C. Hanseman - Assistant Treasurer
Joseph H. Mucci - Director
Adam Scheetz - Director
Dr. Charles H. Showell - Secretary
Bonnie E. Smith - Treasurer
Dr. Robert J. Sweeney - Director
Joseph L. Linsenmeyer - Chair

Executive Leadership Team

Tim Mislansky - President & Chief Executive Officer
Daniel Smith - Chief Financial Officer
Eric Bugger - Chief Lending Officer
Amy Reilly - Chief Administrative Officer
Molly Lampe - Chief Legal Officer & General Counsel
Jennifer Ogden - Chief Risk Officer
Kim Riley - Chief Experience Officer

Guests:

Certified Public Accountant Thomas Patrick, representing our auditing firm Forvis, LLP.

5. **Annual Report and Annual Meeting Minutes:** Chair Linsenmeyer announced that the 2024 Annual Business Meeting Minutes, as contained in the Annual Business Meeting Notice, were approved by the membership by ballot and announced that the Annual Report and Meeting Minutes will be provided digitally via a link on our website at www.WPCU.coop/Annual-Meeting.
6. **President's Comments:** Mr. Tim Mislansky, President/CEO, shared we have more than 520,000 members and remain financially strong, with total assets exceeding \$9 billion, which allows WPCU to offer extraordinary-personalized service, competitive rates, and lower-to-no fees.

In 2024 WPCU was honored to be named the Distinguished Air Force Credit Union of the Year for the second year in a row and the Community Supporter of the Year by the Dayton Business Journal. Mr. Mislansky shared that what truly matters to WPCU is how we help members.
7. **Retail Loan Numbers / Financial + Save to Win:** Mr. Linsenmeyer, shared that we helped more than 82,000 members borrow smarter which included car loans, opening a credit card, buying a home, and student loans.

On the Savings side, we helped nearly 99,000 members "Save Better" by taking advantage of our great rates with Money Market and Share Accounts. We paid almost \$188 million dollars in dividends. We also introduced "Save to Win," which is a way to help members build

Annual Business Meeting Minutes (cont'd)

savings and have a chance to win cash prizes with monthly, quarterly and annual drawings. So far, we have celebrated more than 1,600 member-winners and awarded over \$135,000 in Save to Win prizes.

In 2024 we helped more than 1,500 members by attending our financial learning classes and workshops. These were done via in-person and virtual. The classes focused on budgeting, saving, borrowing, and financial planning. Also, we helped members learn how to protect themselves from fraud by providing members with education and resources needed to spot and avoid fraud, as well as giving support needed if fraud does occur.

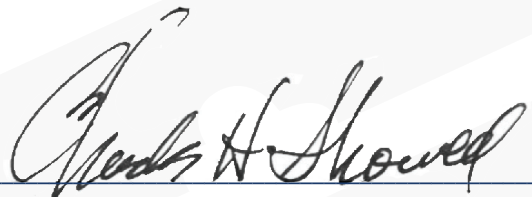
8. **Commercial Loans:** Mr. Linsenmeyer shared that our Member Business Services team in 2024 has helped 917 local business owners with more than \$280 million in business loans.
9. **Community Impact & Sunshine Community Fund®:** The Sunshine Community Fund, the charitable giving arm of Wright-Patt Credit Union, works closely with nonprofits that help improve, strengthen, and safeguard the financial security of vulnerable populations within our community. Ms. Szarzi-Fors announced the fund is putting forth \$1.3 million through partnerships that are a part of the Northwest Dayton Pathways to Homeownership program to build 10 homes in Northwest Dayton so more residents can achieve homeownership. The Sunshine Community Fund will work with business partners, companies and philanthropic foundations to secure gifts and grants for the program. Ms. Geyer shared a story regarding

two members who jointly secured a WPCU Sunshine Community Fund Bright Start Grant, which is a \$2,500 matching grant for down payment and closing costs for first-time home buyers who qualify.

10. **2025 and Beyond:** Mr. Tim Mislansky, President/CEO, looked forward into 2025 and shared that we will be breaking ground on three new Member Centers one in Tipp City and two in Columbus; and the Polaris Parkway Member Center opened in March. He also shared card enhancements which include the "Tap to Pay" cards will be delivered to all credit card holders by the end of 2025, streamlined eStatements process, single centralized card center to help manage all your different WPCU card types in one convenient location. Also, enhanced security features including temporary card disablement, real-time transaction alerts, and self-serve travel notices. We are working on the ability to see credit card transactions in real time, and we are upgrading the interactive call and voice response system to a new platform for improved call routing, self-service options and faster and more personalized support.
11. **Results of the 2024 Directors Election:** Chair Mr. Linsenmeyer announced that David Cassity, Nick Endsley and Adam Scheetz were elected to three-year terms on the WPCU Board of Directors.
12. **Adjournment:** Chair Mr. Linsenmeyer concluded that all the official business was complete, the 2025 Annual Business Meeting was adjourned and invited members to stay for a live question-and-answer session. The meeting ended at 7:55 pm.



Rachel Goodspeed
Vice Chair



Charles H. Showell
Board Secretary



Save Better. Borrow Smarter. Learn A Lot!

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 Equal Housing Opportunity