

President's Address

Aspire Credit Union – 73rd Annual Meeting

February 21, 2026

Good evening,

Welcome to our 73rd Annual Meeting and thank you for taking time out of your evening to be here with us.

I am truly honored to serve as President. It feels like yesterday that I first stood before our members, yet my journey with this credit union began 27 years ago. In that time, we have seen extraordinary changes, some exciting, some challenging ones, but through every chapter, our purpose has remained the same: serving our members.

We prepared for Y2K, endured the Great Recession and housing crisis, witnessed online banking and digital payments reshaping the financial world, navigated industry consolidation, data security threats, the COVID-19 pandemic, and now the rapid rise of artificial intelligence. Through it all, Aspire Credit Union has continued to grow, adapt, and plan for the future so we can better serve our community.

Every decision we make is guided by one simple question:

How can we better serve our members?

That question matters because credit unions are different. Our members are our owners. We answer to you, not outside shareholders. Your participation, your engagement, and your trust shape the direction of this institution, and we thank you for being part of that today.

I also want to recognize our Board of Directors, committee members, and staff. Their dedication and daily work ensure your credit union remains strong, secure, and focused on serving members responsibly.

A Changing Financial Landscape

Like all financial institutions, we continue operating in a rapidly changing environment. Economic uncertainty, higher interest rates, inflation pressures, evolving technology, and increasing cybersecurity risks require constant attention and thoughtful planning.

While we have expanded our field of membership to serve a broader community, we never forget our beginnings in December 1952, when ten individuals came together with a simple vision of helping coworkers, friends, and families. That spirit still guides us today.

We changed our name — but we did not sell your credit union.

We did not merge into a larger organization.

We are growing responsibly to ensure this credit union remains strong for generations to come.

Being a smaller institution in a world of massive, billion-dollar financial organizations presents challenges, particularly when it comes to technology. But it also gives us something powerful — the ability to stay personal, responsive, and focused on what truly matters: our members' financial well-being.

What We've Focused On

Over the past year and looking ahead, we have concentrated on strengthening the areas that matter most:

- Continuing to welcome new members while supporting our long-time members
- Expanding and improving digital and mobile banking services
- Preparing to launch Tap-to-Pay with debit cards and Apple Pay
- Streamlining internal processes to save members' time
- Expanding financial education and wellness resources
- Maintaining strong cybersecurity protection

These efforts reflect our commitment to evolve responsibly while staying true to our mission — helping members build financial stability, flexibility, and confidence.

With greater digital convenience also comes greater responsibility. Cyber threats continue to grow more sophisticated, and protecting member information remains one of our highest priorities. We continue investing in safeguards, monitoring systems, and staff training to keep your data secure. Your trust is not something we take lightly.

PRESENT FINANCIALS

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Looking Ahead

The year ahead will bring both challenges and opportunities. But I remain confident in the strength of this credit union, the dedication of our team and volunteer leadership, and most importantly, the loyalty of our members.

In 2026, we will continue to deepen our community partnerships and strengthen the foundation that enables us to serve you today and in the future.

Because this is your credit union, your trust, your participation, and your membership make everything we do possible.

Thank you for choosing Aspire Credit Union as your financial partner and for being part of our credit union family.

We wish you and your families a healthy, successful, and prosperous year ahead. **THANK YOU AGAIN FOR ATTENDING OUR 73RD ANNUAL MEETING!**