



Fourteenth Annual Meeting of the Members



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CALL TO ORDER

Lin Hodges,
Board Chair



PROPRIETARY AND CONFIDENTIAL

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ASCERTAINMENT OF A QUORUM

Lin Hodges,
Board Chair



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APPROVAL OF 2024 ANNUAL MEETING MINUTES

Michael Hooper,
Board Secretary



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BOARD CHAIR REPORT

Lin Hodges,
Board Chair

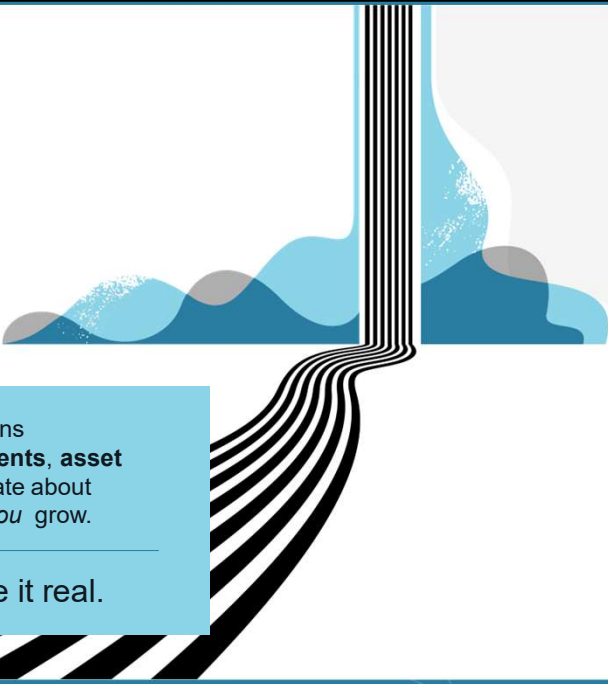



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OUR PURPOSE

Accelerating credit union *success*,
enabling people to *thrive*.



 Catalyst is unlocking new possibilities for credit unions and the members they serve. With innovative **payments, asset management & liquidity solutions**, we're passionate about transforming goals into achievements and helping *you* grow.

We help credit unions craft a vision and make it real.

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BOARD OF DIRECTORS



Lin Hodges, Chair,
President/CEO
Associated CU



Trevor Tokishi, Vice
Chair,
President/CEO
Valley Isle
Community CU



Michael Hooper,
Secretary,
President/CEO
La Capitol FCU



Syed Dinar,
Treasurer,
EVP/CFO
Texas Bay CU



Connie Cofer,
EVP/CFO
Communication
FCU



Eric Petracca,
President/CEO
IQ CU



Gail Enda,
President/CEO
American Airlines
FCU



Jon Hernandez,
President/CEO
CalCom FCU



Robb Scott,
President/CEO
Copper State CU



Steven Devan,
President/CEO
East County
Schools FCU



Yvonne Kershner,
President/CEO
Brazos Valley
Schools CU

COMMITTEES

SUPERVISORY COMMITTEE

Jody Caraccioli
CFO
Neighbors FCU
Baton Rouge, LA

Chris Kearney
President/CEO
TruWest CU
Tempe, AZ

Jenna Lampson
President/CEO
Pacific Service CU
Concord, CA

Dave Preter
President/CEO
Georgia's Own CU
Atlanta, GA

TECHNOLOGY STEERING COMMITTEE

Connie Cofer
SVP Finance/CFO
Communication FCU
Oklahoma City, OK

Merrill Currier
VP of IT
Fort Worth
Community CU
Bedford, TX

Chris Kearney
President/CEO
TruWest CU
Tempe, AZ

ASSET/LIABILITY COMMITTEE

Syed Dinar
EVP/CFO
Texas Bay CU
Houston, TX

Steven Devan
President/CEO
East Co. Schools FCU
El Cajon, CA

Yvonne Kershner
President/CEO
Brazos Valley Schools CU
Katy, TX

ENTERPRISE RISK MANAGEMENT COMMITTEE

Jody Caraccioli
CFO
Neighbors FCU
Baton Rouge, LA

Michael Hooper
President/CEO
La Capitol FCU
Baton Rouge, LA

Eric Mangham
SVP/CFO
Arkansas FCU
Little Rock, AR

PRESIDENT'S REPORT

Bruce Fox,
President/Chief Executive Officer



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KEY FINANCIALS

- Net Income: \$66.3 Million
- Leverage Ratio: 9.04%
- Retained Earnings Ratio: 5.91%



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FASTER PAYMENTS

Catalyst • The FedNow® Service

A blink and it's done.

YOUR END-TO-END SOLUTION FOR The FedNow Service

GET STARTED

catalyst
THE VALUE OF VISION

This advertisement features a blue background with a close-up image of a person's eye. The text is white and black, highlighting the speed and end-to-end nature of the service.

/ catalyst

The logo consists of a white stylized 'Q' with a red diagonal slash, followed by the Catalyst logo and the word 'catalyst' in a lowercase sans-serif font.

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NEURAL PAYMENTS

NEURAL PAYMENTS


The logo features the letters 'NP' in white on a black rounded square background, followed by the words 'NEURAL PAYMENTS' in a large, bold, black sans-serif font.

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WHY CATALYST?

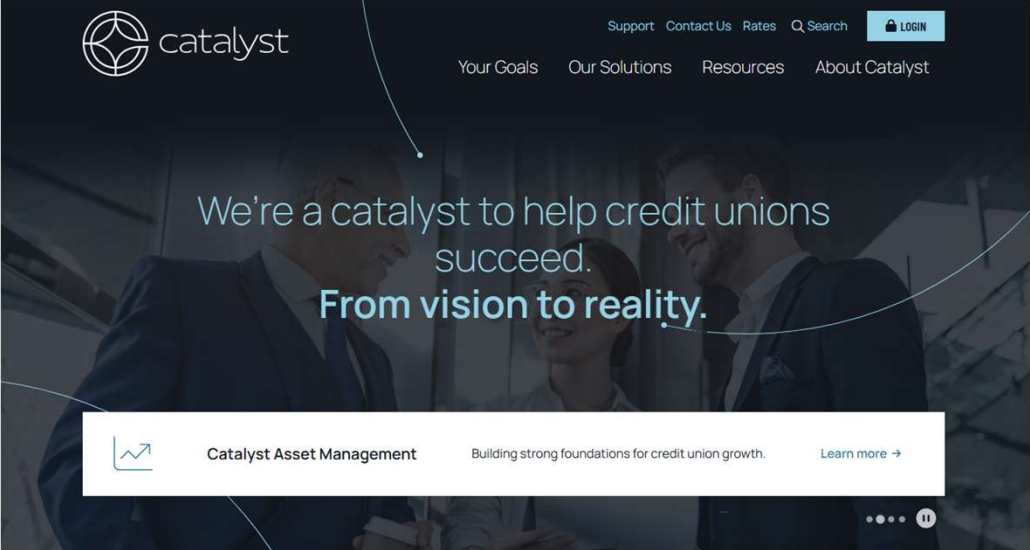
The team at Catalyst is second-to-none in **expertise & experience**, but more importantly, *they put your needs above all else.*


- 1,200+ direct credit unions relationships, ~3,000 credit unions served including Catalyst CUSOs
- Largest credit union payments aggregator – 500,000,000+ transactions processed in 2024
- Founder & majority owner of TranzCapture, remote deposit software for 70% of the industry
- Participated in **very first** FedNow instant payment transaction
- Dedicated credit union asset management service provider for 40+ years
- 15% of all credit unions partner with Catalyst for Asset Management

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NEW BRAND, NEW SITE



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JON DORENBOS MARY KELLY KEVIN O'LEARY JIM MCKELVEY JIM MAROUS

catalyst
strategic SUMMIT
 OCTOBER 21-23 AUSTIN, TX

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**SUPERVISORY
 COMMITTEE
 REPORT**

Jody Caraccioli,
 Supervisory
 Committee Chair




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A slide titled "NOMINATING COMMITTEE REPORT" featuring a portrait of Michael Hooper. The slide has a dark blue background on the left with a white arc and a dot. The main area is white with a faint blue circular logo in the background. The text is in a bold, sans-serif font. At the bottom, there is a blue footer bar with the Catalyst logo, the text "PROPRIETARY AND CONFIDENTIAL", and the number "19".

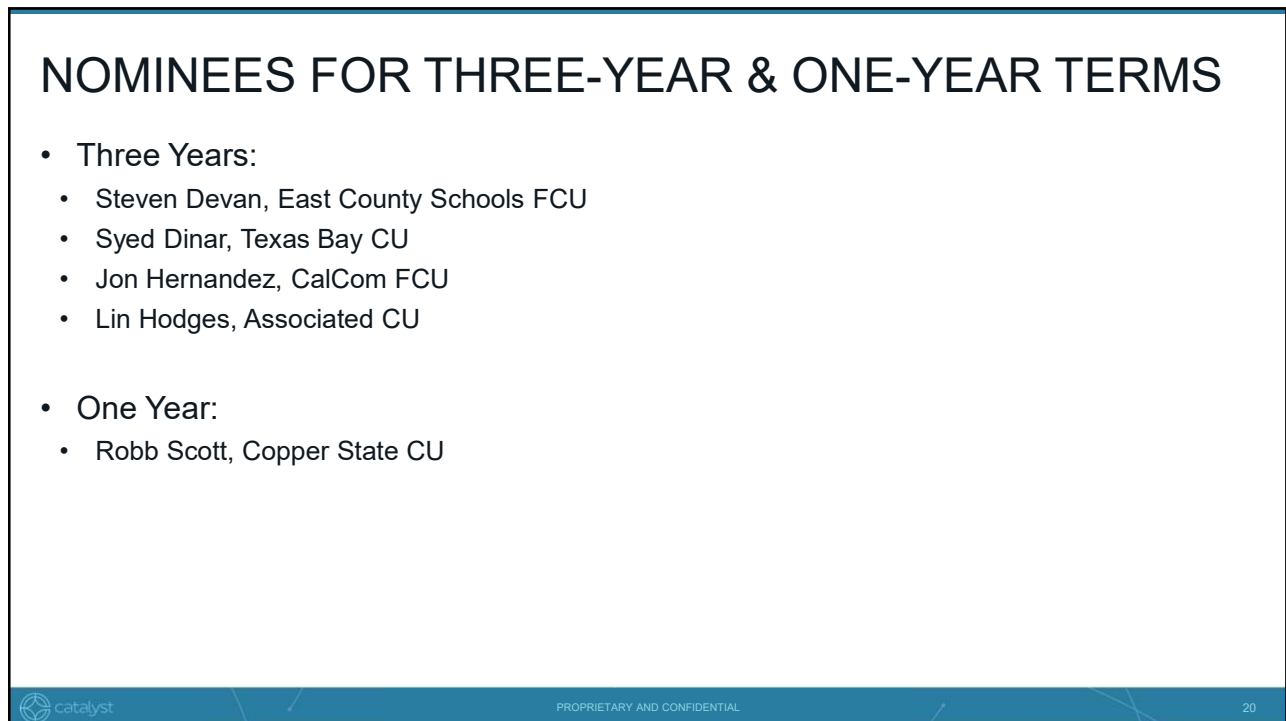
NOMINATING COMMITTEE REPORT

Michael Hooper,
Nominating Committee



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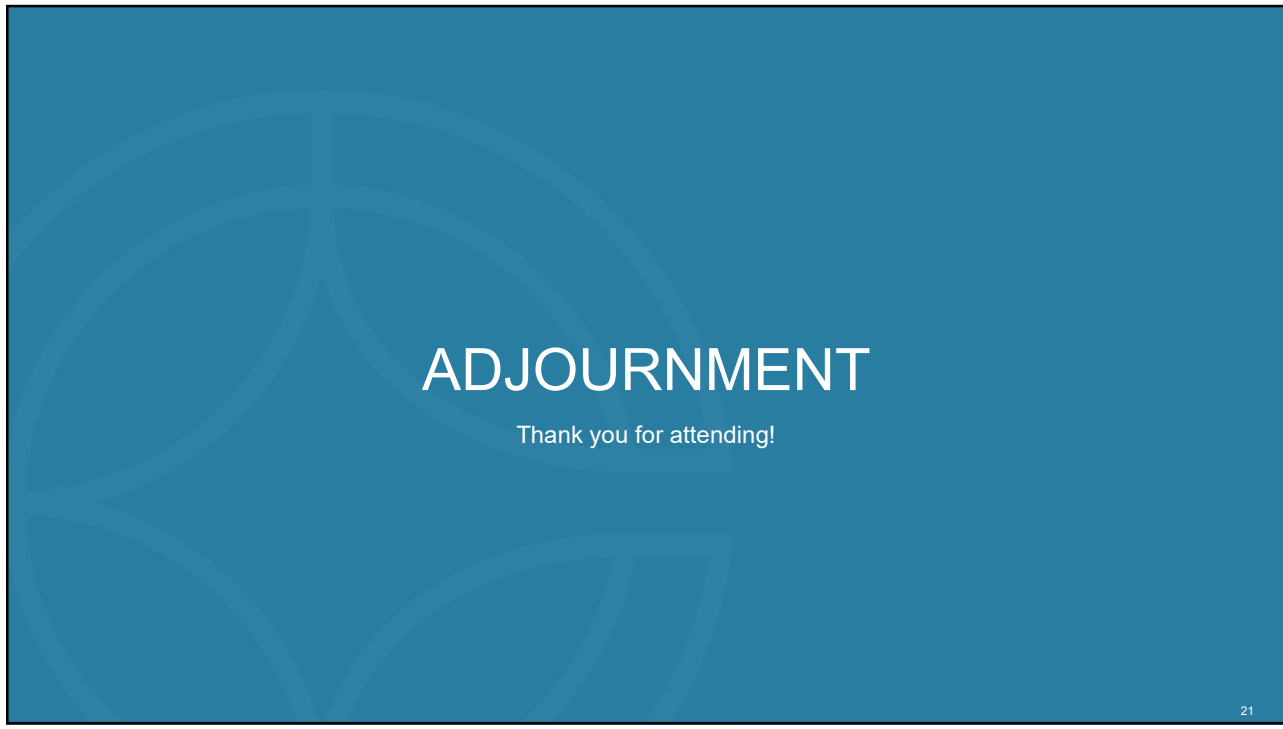
A slide titled "NOMINEES FOR THREE-YEAR & ONE-YEAR TERMS" listing nominees for three-year and one-year terms. The slide has a white background with a blue footer bar at the bottom. The text is in a bold, sans-serif font. At the bottom, there is a blue footer bar with the Catalyst logo, the text "PROPRIETARY AND CONFIDENTIAL", and the number "20".

NOMINEES FOR THREE-YEAR & ONE-YEAR TERMS

- Three Years:
 - Steven Devan, East County Schools FCU
 - Syed Dinar, Texas Bay CU
 - Jon Hernandez, CalCom FCU
 - Lin Hodges, Associated CU
- One Year:
 - Robb Scott, Copper State CU

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