


# Fifteenth Annual Meeting of the Members



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## CALL TO ORDER

Lin Hodges,  
Board Chair



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**ASCERTAINMENT  
OF A QUORUM**

Lin Hodges,  
Board Chair



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**APPROVAL OF  
2025 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,  
CEO  
Associated CU



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



**Michael Hooper,**  
Secretary,  
President/CEO  
La Capitol FCU



**Syed Dinar,**  
Treasurer,  
President  
Texas Bay CU



**Connie Cofer,**  
SVP Finance/CFO  
Communication  
FCU



**Gail Enda,**  
President/CEO  
American Airlines  
FCU



**Jon Hernandez,**  
President/CEO  
CalCom FCU



**Yvonne Kershner,**  
President/CEO  
Brazos Valley  
Schools CU



**Eric Petracca,**  
President/CEO  
iQ CU



**Dave Preter,**  
President/CEO  
Georgia's  
Own CU



**Robb Scott,**  
President/CEO  
Copper State 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 - Information Technology  
Fort Worth Community CU  
Bedford, TX

**Chris Kearney**  
President/CEO  
TruWest CU  
Tempe, AZ

### ASSET/LIABILITY COMMITTEE

**Syed Dinar**  
President  
Texas Bay CU  
Houston, TX

**Robb Scott**  
President/CEO  
Copper State CU  
Phoenix, AZ

**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**  
EVP/CFO  
Arkansas FCU  
Little Rock, AR

# PRESIDENT'S REPORT

Bruce Fox,  
President/Chief Executive Officer



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## KEY FINANCIALS

- Net Income: \$80.4 Million
- Leverage Ratio: 9.12%
- Retained Earnings Ratio: 6.38%



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## PAYMENT INNOVATION

- Instant payments: the FedNow<sup>®</sup> Service and RTP<sup>®</sup>
- Holistic payments strategy through Catalyst payment hub
- Dynamic Digital Payments Platform



## INVESTMENT SOLUTIONS


- Asset management consulting
- ALM
- Brokerage
- Derivative hedging
- Subordinated debt
- Loan participation



# 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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# BUILT ON VISION DRIVEN BY ACTION

LOST PINES RESORT & SPA | AUSTIN, TX  
SEPTEMBER 22-24, 2026



Keynote speaker  
**DUNCAN WARDLE**  
Former Head of Innovation  
at Disney



strategic  
**SUMMIT**

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**SUPERVISORY  
COMMITTEE  
REPORT**

Jody Caraccioli,  
Supervisory  
Committee Chair



catalyst

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**UNFINISHED BUSINESS**

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## NOMINEES FOR THREE-YEAR & TWO-YEAR TERMS

### Three Years:

- Gail Enda, American Airlines CU
- Yvonne Kershner,  
Brazos Valley Schools CU
- Robb Scott, Copper State CU
- Trevor Tokishi, Valley Isle Community FCU

### Two Years:

- Dave Preter, Georgia's Own CU



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# ADJOURNMENT

Thank you for attending!



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