

Agenda

2025 ANNUAL MEETING

- 1 Call to order
- 2 Ascertainment of quorum
- 3 Approval of 2024 Annual Meeting minutes
- 4 Message from the President
- 5 Report of the Treasurer
- 6 Report of the Supervisory Committee
- 7 Report of the Chairperson
- 8 Old business
- 9 New business
- 10 Election of the Directors
- 11 Staff Recognition
- 12 Adjournment

BOARD OF DIRECTORS

- Phil Robles
Chairperson
- Rita Uldrich
Vice Chairperson
- Charles Pickens
Treasurer
- Barb Thompson
Secretary
- Angie Classen
Board Member
- Jan Richardson
Board Member
- Jennifer Daake
Board Member

SUPERVISORY COMMITTEE

- JoDee Hubbard
Chairperson
- L. Gayle Lawson
Volunteer
- Angie Classen
Board Member

Volunteers

CREDIT UNIONS 4 KIDS

2024 was another successful year for our fund-raising efforts for Children's Miracle Network. We were able to donate over \$6500 to Children's Hospital of Omaha – our local Children's Miracle Network Hospital. We were honored at the Nebraska Credit Union League with a Gold Award for our fundraising efforts.

For 2025 we have many of our favorite fundraisers planned, one of which is today's **Bake Sale**. We hope that you can support us and enjoy some delicious desserts. If baked goods aren't your thing, you might consider becoming a **Miracle Maker**. It's fast, simple, and secure. Simply visit our website and check out our community involvement tab. You can set up recurring or one time donations from there. We will also be hosting our 4th annual **Junior+1 Golf Tournament on Sunday September 14th at 1pm**. For complete details, stop in our lobby or call! Again, for more information, stop inside the lobby. We appreciate all your support of our philanthropy!



LEADERSHIP TEAM

- Dee Schriener
CEO/President

Jenny Flood
Executive Vice President

Lisa Brass
Senior VP of Retail Banking & Risk Management

Amy Demkey
Senior VP of Lending
- Sandi Marker
VP of Human Resources & Employee Experience

Laura Robbins
Director of Marketing

Matt Huffman
Director of Information Technology

ASSETS	2023	2024
Cash & Investments	\$10,602,221	\$15,190,556
Net Loans	\$107,951,988	\$103,989,857
Fixed Assets	\$6,202,938	\$10,634,486
Other Assets	\$1,763,994	\$1,991,330
Total	\$126,521,141	\$131,806,229

LIABILITIES & EQUITY	2023	2024
Liabilities	\$3,928,859	\$2,060,260
Savings & Deposits	\$109,129,594	\$115,202,657
Regular Reserves	\$1,136,049	\$1,136,049
Undivided Earnings	\$12,326,639	\$13,407,263
Uninsured Secondary Capital	\$0	\$0
Total	\$126,521,141	\$131,806,229

INCOME & EXPENSES	2023	2024
Gross Operating Income	\$12,011,570	\$13,203,644
Operating Expenses	\$7,826,466	\$8,834,699
Dividends	\$1,615,655	\$2,274,821
Net Income	\$1,461,781	\$1,080,625
Non-operating Income	\$663	\$1,115
Provisions: Loan Loss	\$1,115,873	\$1,007,910
Net Charge-off	\$777,901	\$1,067,851
Interest: Borrowed Money	\$2,063	\$2,117
NCUA Stabilization Plan	\$0	\$0
Loss: Disposition of Assets	\$10,172	\$4,587
Gain/Loss on Investments	\$567	\$0



FEDERALLY INSURED BY NCUA

2025 ANNUAL MEETING

JUNE 18, 2025
12:30 P.M.

Trius Campus Lawn
2915 2nd Ave, Kearney NE



Simpler. Smarter. Better.

Like us on Facebook
Follow us on Instagram

PRESIDENT’S REPORT

As we reflect on 2024, I am proud to present a year of growth, resilience, and strategic expansion for Trius Federal Credit Union. Our commitment to serving our members and communities has been unwavering, and our financial performance underscores the strength and stability of our cooperative.

Strategic Growth & Community Impact

- **Membership:** Grew to 19,404 members, reflecting our expanding reach and trust within the community.
- **Branch Expansion:** Opened a new branch in Grand Island, enhancing access to financial services in Central Nebraska.
- **Technology Integration:** Introduced advanced banking technologies, including self-service options, to improve member experience.

Looking Ahead

As we move into 2025, our focus will be on:

- **Member-Centric Innovations:** Continuing to enhance digital platforms and introduce new financial products tailored to member needs.
- **Community Engagement:** Strengthening our presence and partnerships within the communities we serve.
- **Operational Efficiency:** Leveraging technology to streamline processes and improve service delivery.
- **Sustainable Growth:** Pursuing strategic initiatives that balance growth with financial prudence.

I extend my heartfelt thanks to our dedicated staff, loyal members, and supportive board for your continued trust and collaboration. Together, we are building a stronger financial future for all. Simpler Smarter Better.

Dee Schriners

CEO/President
Trius Federal Credit Union

PHIL ROBLES *Chairperson's Report*

Thank you to our members for making us one of the top financial institutions in central Nebraska. We continue to work on efficiencies within our institution, and staying ahead of the curve on technology. In 2024, we completed all construction projects and are very proud of the new look and feel of our branches! All of our upgrades will help our members to have a better experience with their banking needs. Once again, thank you to all of Trius's employees for their hard work and dedication to providing financial solutions for our members and instilling hope through financial stability, opportunity, and growth.

CHARLES PICKENS *Treasurer's Report*

Each year, we have seen Trius continue to grow and give back to the communities we serve. Trius has remained focused on obtaining core deposits and becoming members primary financial institution. We encourage members to bring their checking and share savings account to Trius. In 2024 our lending department continued to serve members' needs disbursing 4,723 consumer loans totaling over \$42 million, and 49 mortgages totaling \$8.8 million. We continue to focus on serving the under-served and meeting the needs of our 23-county field of membership.

JODEE HUBBARD *Supervisory Committee*

The supervisory committee is responsible for ensuring the board of directors and management are operating in the best interest of members and adhering to sound financial practices, ethical standards, and regulations. We along with the independent third-party CPA firm Petersen and Associates verify financial reports, safeguard member assets, and ensure the credit union's internal controls are effective. We maintain that all practices and procedures have been followed by Trius Federal Credit Union Management and Staff.

2024 Annual Meeting Minutes

2024 Annual Meeting Minutes

The 2024 annual meeting of the Trius Federal Credit Union was held June 20, 2024 at 12:30 pm on the north lawn of the Kearney branch in conjunction with the Member Appreciation Picnic. Lisa Brass welcomed the members.

- 01 Call to Order – Chairman Phil Robles called the meeting to order at 12:35 pm.
- 02 Ascertainment of a Quorum – It was determined that a quorum was present.
- 03 Approval of the 2023 Annual Meeting minutes. There were no additions or corrections offered to the minutes printed in the program distributed to the members. Jan Richardson made a motion to approve the minutes. Charlie Pickens seconded the motion and it was approved.
- 04 Message from the President – Dee Schriners welcomed the members and invited them to view the renditions of the remodels in Grand Island and Kearney and the new building in Lexington. Her president's report if printed in the program.
- 05 Report of the Treasurer – Charlie Pickens reported assets of \$126 million and almost 19,000 members. His report is printed in the program.
- 06 Report of the Supervisory Committee – JoDee Hubbard explained the responsibilities of the committee in the program.
- 07 Report of the chairman – Phil Robles introduced the board members and thanked the staff for all their hard work.
- 08 Old business – Phil Robles asked twice if there were any old business to discuss and there was none.
- 09 New Business – Dee Schriners presented Dean Eberle with a plaque in recognition of his 22 years serving on the board. He will be retiring from the board after this meeting.
- 10 Election of Officers – Per Article V Section 2 of the Trius Federal Credit Union bylaws, we have only 1 candidate per vacant seat on the board of directors. The candidates are Jennifer Daake, Rita Uldrich and Charlie Pickens, each to serve a 3 year term. No additional members petitioned for the vacant seats. Phil Robles declared this slate of candidates elected by acclamation,
- 11 Adjournment – Angie Classen made a motion to adjourn the meeting. Charlie Pickens seconded the meeting and it was approved. The meeting was adjourned at 12:46 pm.

Respectfully submitted,

Barb Thompson, *Secretary*, Phil Robles, *Chairman*.

2025 Employee Milestone
Anniversaries

5 years:

- Bonnie Botsford
- Bertha C.
- Desiree Fiddelke

10 years:

- Sandi Marker
- Sonia Ortiz
- Brittany Kloke
- Chelsea Junge
- Becky Wallwey

20 years:

- Courtney Sanford

35 years:

- Dee Schriner

*Thank you for your dedication to
Trius Federal Credit Union!*