

Celebrating Life.



\$381.1M

ASSETS AT END OF 2025



\$4.68M

DIVIDENDS PAID TO MEMBERS



\$91,828

ATM REFUNDS



581,606

TELLER TRANSACTIONS



25,644

MEMBERS AT END OF 2025



53,142

CALLS TAKEN



7,813

TEXTS HANDLED

Celebrating You.



\$265.1M

OUTSTANDING LOAN BALANCES AT END OF 2025



3,108

MEMBER LOANS PROCESSED



7,527

MOBILE DEPOSIT USERS



1,000+

SHARE THE CARE & VOLUNTEER HOURS



75+

ORGANIZATIONS HELPED IN 2025



47+

RANDOM ACTS OF KINDNESS

Celebrating Growth.

Coming **2026**
Wausau



2025
WI Rapids



2018
Merrill
Headquarters



2005
Rhineland



1979
Minocqua



1973
Tomahawk

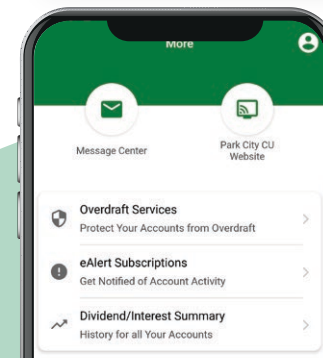


1938
Merrill



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¹Messaging and data rates/fees may apply.



87th Annual Report



park city
CREDIT UNION



TOGETHER
we grow.

A Message From The President

Together, we grow. At Park City Credit Union, our progress in 2025 reflects the power of collaboration between our members, employees, and communities. I'm thrilled that our growth has been deliberate and purposeful. We've expanded our reach and capabilities while staying true to our mission of helping members fulfill their dreams.

This past year, we achieved an important milestone, as we now serve over 25,000 members. This accomplishment is a testament to the trust of our members, and I'm encouraged by the continued growth ahead.

Together, we continue to expand our footprint across central Wisconsin. In June, we were proud to merge with Wood County Employees Credit Union. This partnership extended Park City Credit Union into 13 counties. In December, we announced plans to open a new branch in Wausau, strengthening our ability to serve more members and communities across the region.

Park City Credit Union also supported the launch of Elevate Business Solutions, LLC, a new Credit Union Service Organization (CUSO). Elevate is helping to contribute to the growth of small businesses and other credit unions by streamlining their human resources operations, benefits offerings, employee training and development, and payroll assistance.

Most importantly, our growth continues to be grounded in service. Throughout the year, we invested in our communities by supporting countless organizations and causes. With donations, partnerships, and volunteer hours, our employees gave back every day. Park City Cares Foundation lends even further support by offering scholarships, grant opportunities, and donations to local causes.

We're proud to deliver an exceptional member experience and are deeply grateful for the trust our members place in us each day. Together, we are shaping a strong future for Park City Credit Union. Thank you for your dedication to your credit union and we look forward to serving you.

Val Mindak,
CEO/PRESIDENT




Board of Directors

Jim Richardson - Chair	2027
Leah Burbach - Vice Chair	2027
Jeff Hoffman	2027
Lee Opsahl - Secretary	2028
Gary Schwartz	2028
Rob Oemig	2028
Paul Kienitz - Treasurer	2029
Steven Metz	2029
Jackie Leonhard	2029

Management

Val Mindak	CEO/President
Jack Mikunda	Chief Operating Officer
Melissa Wrycha	Chief Experience Officer
Shawn Achterberg	Chief Financial Officer
Janet Schreiber	Chief HR Officer
Robert Baumann	Facilities Manager
Margaret Bowman	IT Manager
Trish Collins	VP Collections
JoAnn Draeger	VP Business Development
David Flasch	VP Underwriting
Deb Fuller	Risk and Compliance
Stephanie Greeneway	Regional Branch Manager
Alysa Hedstrom	Assistant Branch Manager
Becky Jaecks	Regional Branch Manager
Tiki Krueger-Boehm	Rhineland Branch Manager
Lindsey Lee	VP Loan Processing
Krista Lewandowski	AVP Electronic Payments
Brad Matthias	AVP Lending
Sidney Ring	VP Member Engagement
Stephanie Schroeder	Merrill Branch Manager
Melinda Schultz	AVP Retail Solutions
Kelly Vandermoss	Indirect Relationship Manager
Breigh Voigt	Business Solutions Manager
Laura Weber	VP Mortgage Operations
Brian Young	VP Underwriting

Balance Sheet

\$

Balance Sheet

	Dec 2025	Dec 2024
Assets		
Cash and other interest-bearing deposits	28,250,187	37,057,503
Securities available for sale	40,627,514	36,031,981
Loans, net	284,597,513	257,186,256
Premises and equipment, net	11,097,038	11,719,434
NCUSIF deposit	2,976,688	2,821,948
Federal Home Loan Bank stock	675,450	864,569
CU*Answers stock	305,000	305,000
Foreclosed assets	24,225	0
Other assets	12,745,968	11,878,860
TOTAL ASSETS	381,299,582	357,865,552
Liabilities and Members' Equity		
Liabilities:		
Member's share & savings accounts	326,538,073	306,416,233
Borrowed funds	15,000,000	15,671,197
Other liabilities	3,233,462	4,418,431
Total liabilities	344,771,534	326,505,860
Members' equity:		
Regular reserve	6,000,000	6,000,000
Undivided earnings	31,778,619	28,403,668
Accumulated other comprehensive loss	(1,250,571)	(3,043,976)
Total members' equity	36,528,048	31,359,692
TOTAL LIABILITIES AND MEMBERS' EQUITY	381,299,582	357,865,552

Statement of Income

Statement of Income

	Dec 2025	Dec 2024
Interest and dividend income:		
Loans, including fees	14,953,786	13,229,226
Interest-bearing assets	2,682,534	3,054,388
Total interest and dividend income	17,636,320	16,283,614
Interest expense:		
Member deposits	(4,685,410)	(4,153,310)
Borrowed funds	(508,737)	(521,409)
Total interest expense	(5,194,146)	(4,674,718)
Net interest income	12,442,174	11,608,896
Provision for loan & share losses	(822,588)	(492,251)
Net interest income after provision	11,619,586	11,116,645
Noninterest income	3,642,466	3,312,449
Noninterest expense:		
Salaries and benefits	7,281,333	6,845,269
Occupancy and equipment	1,410,017	1,294,685
Data processing and office expense	1,396,903	1,260,557
Other	1,974,396	1,985,806
Total noninterest expense	12,062,649	11,386,316
Net income/(loss)	3,199,402	3,042,778

Risk Management Audit Committee Report

To the membership of Park City Credit Union:
The Risk Management/Audit Committee enforces an informed and effective oversight of the financial reporting, internal controls, and risk based operational activities of your Credit Union. Part of this oversight is ensuring financial disclosures are accurate, reliable, and conforming to US Generally Accepted Accounting Principles (GAAP).

The 2025 and 2024 financial statement audit was performed by CliftonLarsonAllen LLP to obtain reasonable assurance about whether the financial statements are free of material misstatement. These audits included member account verifications where selected members were asked to respond to balances that related to certain share and loan accounts, we thank you for your timely responses.

Final financial statement audit reports are kept on-file at the credit union and copies are available for inspection during regular business hours.

Sincerely,

Lee Opsahl

Risk Management/Audit Committee Chair