



2024 ANNUAL REPORT ANNUAL MEETING MAY 6, 2025



Board of Directors

Annette Suloff, Chair
Walt Hammontree, Vice-Chair
Tony Nevshemal, Treasurer
Katie Kern, Secretary
Sena Krula, Member at Large

Working for you

Working for you

9,027 Members

In 2024, StagePoint paid on average 1% higher dividend rates to our members; more than 92% of credit unions nationally.

2024 FINANCIAL STATEMENTS

INCOME

Loan	\$6,653,297
Investment	\$454,428
Fee & Charge	\$449,572
Misc.	\$985,561
Total Income	\$8,542,858

EXPENSES

Dividends	\$1,987,258
Interest	\$73,886
Total Operating Expenses	\$6,332,994

Other Non-Operating Income/Loss \$515,567

Net Income \$664,286

ASSETS

Net Loans	\$88,056
Receivables	\$2,516,306
Cash & Investments	\$14,703,519
Fixed Assets & Prepaid	\$6,264,029
Deposit in NCUSIF	\$950,298
Other Assets	\$1,911,967
TOTAL ASSETS	\$114,402,221

LIABILITIES AND EQUITY

Accounts Payable	\$1,692,251
Dividends Payable	\$0
Taxes Payable	\$4,675
Accrued Expenses	\$13,933
TOTAL LIABILITIES	\$1,710,859
TOTAL MEMBER EQUITY	\$103,133,493

RESERVES AND UNDIVIDED EARNINGS

Regular & Legal Reserves	\$3,719,527
Undivided Earnings	\$5,232,459
Current Net Income	\$664,286

TOTAL CAPITAL \$9,616,272

TOTAL LIABILITIES & EQUITY \$114,402,221

StagePointFCU.com
Laramie and Casper Wyoming
(307) 745-5365

Leadership Report

To our Valued Members,

As we reflect on 2024, we are filled with gratitude and pride in the progress and strength of StagePoint Federal Credit Union. This past year marked a historic moment for our credit union as we completed our merger with Wyo Central Federal Credit Union—a strategic partnership rooted in shared values, a member-first philosophy, and a commitment to long-term growth and service.

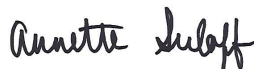
The successful merger with Wyo Central was more than just a blending of two institutions. It was a deliberate step forward in our mission to deliver enhanced value, greater convenience, and expanded access to financial services for all our members. By joining forces, we now serve a broader membership across Wyoming with increased resources, improved technologies, and a deeper bench of experienced and dedicated staff.

We are deeply appreciative of the teams at both StagePoint and Wyo Central, who worked tirelessly to ensure a smooth integration, always putting member needs at the forefront.

Throughout the year, we have remained steadfast in our commitment to financial wellness, competitive loan and deposit products, and personalized service. Our member satisfaction remains high, and our financial position continues to be strong, providing the foundation we need to invest in the future.

Looking ahead, 2025 promises even more innovation and opportunity. We will continue to upgrade digital services, enhance security, and introduce new programs aimed at empowering members through every stage of life. As always, we will do this while upholding the cooperative principles that define us as a not-for-profit, member-owned, and mission-driven financial institution.

Thank you for being a part of StagePoint's journey. We look forward to continuing our legacy of *Working for You*.



Annette Suloff, Board of Directors, Chair



Tyler Valentine, President/CEO

REPORT OF SUPERVISORY COMMITTEE CHAIR

The Supervisory Committee is comprised of four members, Mary Lynn Fritzen, Dustin Richards, Jerry Gruber, and Keith Kennedy.

The Supervisory Committee verifies the accuracy of credit union records and compliance with internal policies and procedures by performing audits as outlined by National Credit Union Administration Rules and Regulations.

In 2024, the committee completed all required audits and found only minimal discrepancies. All discrepancies identified were reported to and corrected by the Management and the Board of Directors.

The Supervisory Committee held 12 monthly meetings to report the progress of the audits and review activity.

The Supervisory Committee also employed a CPA to Perform an Agreed-Upon Procedures Audit. The CPA Audit and Committee Audits returned with no material findings.

We commend the StagePoint team on their work to produce such clean audits year after year.

Mary Lynn Fritzen, Chair



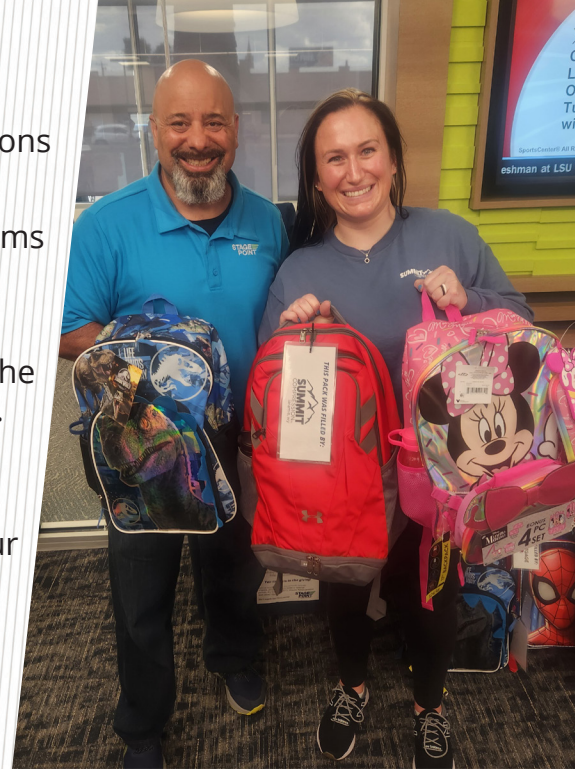
StagePoint Community Foundation was formed in April 2021 with the mission to donate time, funds, and other resources to organizations that enrich our communities and help those in need.

As a 501(c)(3) nonprofit, the Foundation focuses its efforts on programs that support disadvantaged individuals, youth initiatives, education, military personnel, and first responders.

Each month, StagePoint Federal Credit Union contributes \$1,000 to the Foundation, ensuring funds are available when they're needed most. In the past year alone, we proudly donated over \$17,000 to 42 nonprofit organizations.

Beyond financial donations, we also rolled up our sleeves to host four community-focused initiatives: Operation Shoebox for deployed military members, Hurricane Helene Relief, Pack the Backpack, and the ACSD#1 Weekend Food Program for local students.

Giving doesn't just help others—it lifts us all. It eases stress, boosts happiness, and deepens our connection to the community.



*To make a difference
in our community,
donate today.*



Nuture Your Nest Egg

Financial success is about more than just dreaming – it's about taking action. That's why our ***Traditional or Roth IRAs*** work for you to provide the comfortable retirement you deserve. There's no better time to start preparing for the life stage of retirement than the present. Open an IRA with just \$100, no minimum contribution required, and no monthly or annual service fees.

With StagePoint ***Certificates of Deposits***, you have the power to make your financial journey your own. Whether you want to execute a short-term savings goal or accomplish a long-term investment plan, our CDs are designed to fit your unique needs. We've made it easy for you to get started. You can secure your financial journey with just \$500 – it's that simple.



Higher balances in a StagePoint ***High Yield Account*** will work harder for you. Tiered rates of return mean the more money you have in the account, the higher the dividend. Deposit a minimum of \$2,500 in a High Yield account and still have access to cash when needed. Up to 6 withdrawals per month with no fee. No monthly service fees.

Visit StagePointFCU.com/manage/savings-rates for current yields.