



A NU CHAPTER

2025 ANNUAL REPORT



PHOTO CONTEST WINNER
DEBBIE YEAGER

"This was a beautiful sunset taken on Cebolla Creek, in Gunnison County, at the beginning of September 2025. The view from the lens was looking to the North — North East at a storm near Gunnison, Colorado."

CEO CORNER

NUVISTA'S CEO, BJ CORAM WAS ASKED TWO QUESTIONS TO SUM UP 2025:

IF YOU HAD TO DESCRIBE 2025 IN ONE WORD, WHAT WOULD IT BE?

BUSY!!

WHAT WERE YOU MOST PROUD OF IN 2025?

I'm very proud of everything that we accomplished in 2025. Our Nu Chapter, kicked off with our rebranding and a remodel. We have also been hard at work on a new website, which you can look forward to in 2026.

We are making our mark in Financial Literacy, with our full-time Financial Literacy Specialist — Karla Cline. 2025 brought the launch of two great new youth accounts, Lynx Kids Club and our DREAM account.

Our NuVista Community Foundation implemented a Rental Assistance Loan Program. Since that time, the Foundation has helped two families secure housing in Crested Butte and Montrose. The Foundation also kicked off a Youth Philanthropy Project with a \$10,000 grant to the MHS Rotary Interact Club.

We are looking forward to continued growth and success in 2026!

REPORT FROM THE

SUPERVISORY COMMITTEE

The Supervisory Committee provides the membership with an independent evaluation of the safety and soundness of NuVista Federal Credit Union (NuVista) operations and activities. The committee, which is appointed by the Board of Directors, has engaged the services of Fortner, Bayens, Levkulich & Garrison, P.C., which specializes in internal audits of credit unions to ensure all aspects of the credit union are protected. The National Credit Union Administration (NCUA), our federal regulatory agency, performs a safety and soundness examination regularly on NuVista to verify the credit union is complying with federal regulations. The Supervisory Committee also follows an annual work plan for additional review of controls, policies, procedures, and board actions on behalf of our members. Based on the results of our internal audit procedures, the NCUA'S examination report and the oversight of the Supervisory Committee, it is the opinion of the Supervisory Committee that NuVista continues to be financially sound and well managed. The Supervisory Committee serves as your voice in NuVista's affairs. We invite you to share your comments with us throughout the year. Please send correspondence addressed to the Supervisory Committee to the following address: **Supervisory Committee, PO Box 3297 Montrose, CO. 81402.**

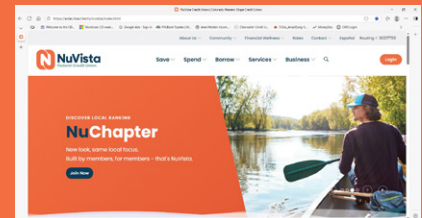
Karin Slater, Committee Chair

LOOKING FORWARD

SAVE THE DATE

Annual Meeting April 21 at 1:30pm

NuVista's Annual Meeting will be held on **Tuesday, April 21st at 1:30pm** at the Montrose Branch.



CHECK OUT OUR

Brand New Website

One day this spring when you log onto nuvista.org you'll be surprised. We will be launching an updated website that looks great, has new functions, and is easier to navigate. We can't wait for you to experience it!



BIG NEWS

NuVista in Delta

In 2026 NuVista will open our third branch, our new location will be in Delta. More details and a Grand Opening celebration coming soon!

BOARD OF DIRECTORS

VIRGIL TURNER

Chairman of the Board

GIGI PRIDY

Vice Chair

AMBER KLAHR

Secretary

VANESSA ELLIS

Treasurer

MICHAEL HOFFMAN

Board Member

SUPERVISORY COMMITTEE

KARIN SLATER

Committee Chair

VANESSA ELLIS

JOHN BROADBOOKS



LETTER FROM THE BOARD CHAIR

TO OUR VALUED MEMBERS:

In 2025, NuVista Federal Credit Union started a Nu Chapter, which included a rebrand. With our new logo, some see the N right away, others see the link. The link that surrounds the N was formed to highlight the interconnections within our organization, members, and broader community. The foundation for our new logo came from five key tenets. NuVista is your link to Trusted, Accessible, Kind, Community Driven, Custom Solutions. We hope that you love it as much as we do.

Financial Literacy efforts remain a primary focus for NuVista. Our Financial Literacy Specialist, Karla Cline, has been working hard to create and establish financial education programs in the five counties we serve. We also expanded our youth account offerings, by adding Larry the Lynx Kids Club and our DREAM account.

The NuVista Community Foundation started awarding grants in 2025. The grants focused on housing needs in the communities we serve with a Rental Assistance Loan Program. To date, the Foundation has helped two families secure homes. More exciting opportunities to come for our communities.

The Credit Union continues to show great financial performance year after year. We ended the year with a capital ratio of 14.01% which was an increase from the 2024-year end capital ratio of 13.90%. This continued growth allows for investment in the Credit Union and support of our mission of outstanding member service.

Your loyalty and ongoing recommendations to your friends, family, and neighbors are appreciated. As a member-owned credit union, we all benefit from NuVista's continued success.

On behalf of the Board of Directors, Management Team, and our outstanding staff, I want to thank you for your continued support of NuVista. We are committed to being your go-to for all your financial service needs. Any ideas or suggestions you have are always welcome.

Respectfully,

Virgil Turner

Chairman of the Board of Directors



WELCOME NEW LOAN OFFICER

KAYTLIN POWERS

At the end of 2025, Kaytlin Powers joined our NuVista team as a Mortgage & Construction Loan Officer. Kaytlin brings expertise in mortgage lending and permanent financing for new construction. She looks forward to creating long-term relationships with members while she guides them through the home buying and construction lending processes.

Kaytlin was born and raised in Montrose. She and her husband Ben keep busy chasing kids and attending many sports events. Please stop by and visit with Kaytlin for your home purchasing or building needs.

2025 EMPLOYEES OF THE QUARTER

A new program for 2025, these NuVista employees were nominated by their colleagues for a job well done and going above and beyond to help our members and the credit union.

Q1 Megan Cryer, Member Service Representative—New Accounts

Q2 Stephanie Duncan, Member Service Representative—Teller

Q3 Annika Jongejan, Member Service Representative—Gunnison—Teller

Q4 Martha Cano, Member Service Representative—Front Desk/Call Center

BY THE NUMBERS

	2024	2025
ASSETS		
CASH	\$7,614,960	\$10,249,558
INVESTMENTS	\$79,725,137	\$83,954,288
LOANS	\$58,984,847	\$65,446,491
ALLOWANCE FOR LOANS & LEASE LOSSES	(\$221,486)	(\$215,648)
NET LOANS OUTSTANDING	\$58,763,361	\$65,230,843
OTHER ASSETS	\$8,993,871	\$9,449,822
TOTAL ASSETS	\$155,097,329	\$168,884,511
LIABILITIES		
TOTAL LIABILITIES	\$584,653	\$1,065,047
TOTAL LIABILITIES	\$584,653	\$1,065,047
SHARES/DEPOSITS		
TOTAL SAVINGS/SHARE DEPOSITS	\$134,019,325	\$144,927,890
DEPOSITS	\$134,019,325	\$144,927,890
EQUITY		
TOTAL EQUITY	\$20,493,351	\$22,891,574
TOTAL LIABILITIES, SHARES & EQUITY	\$155,097,329	\$168,884,511

7,144 MEMBERS

ASSETS
\$168,800,000

TOTAL LOANS
2,217

LOAN PORTFOLIO
\$65,400,000

BUSINESS LOANS
32%
OF LOAN PORTFOLIO

SPONSORSHIPS & DONATIONS

\$248,900
TO 37 NONPROFIT ORGANIZATIONS

FINANCIAL EDUCATION

28 CLASSES
REACHED
368 PEOPLE
WITH
143 ONLINE
CLASSES COMPLETED

GRANTS RECEIVED **\$80,000**

NUVISTA COMMUNITY FOUNDATION

GRANTS GIVEN **\$15,000**

40 LYNX KIDS CLUB MEMBERS

\$8,400
SCHOLARSHIPS
TO EIGHT STUDENTS

34 DREAMERS
AGES 11-18 SAVING
\$29,500

NUVISTA SCHOLARSHIPS HELP

GRADUATING SENIORS WITH THEIR FUTURE

NuVista saw a record number of applications for our scholarships in 2025. The NuVista Federal Credit Union Scholarship offers \$1,200 scholarships that are awarded to graduating seniors who are either a NuVista member or live with a NuVista member. Our 2025 recipients were Shane Mensing, Gunnison HS and Georgia Ficco, Montrose HS.

Additionally, NuVista and Montrose Black Canyon Rotary awarded six scholarships to student applicants who attended the Bite of Reality Financial Fair. These \$1,000 scholarships went to: Yadirah Cortes, Olathe HS; Drake Hawkins, Montrose HS; Autiana Martinez, Olathe HS; Katie Pariseau, Montrose HS; Lizzy Reed, Montrose HS; and Ava Silverberg, Montrose HS.



NUVISTA SUPPORTS NEW LOW-MIDDLE INCOME HOUSING PROJECT

The Credit Union gave a grant for \$18,800 to the Mexican American Development Association (MADA) to help with the development of new housing for mixed-income residents.

The money came from a grant that NuVista received from Go West Association to support workforce housing in our communities. Low Income housing is defined as 80% or below of Area Median Income (AMI); Workforce Housing is 80% to 120% of AMI.



FINANCIAL FAIR GIVES STUDENTS

A "BITE OF REALITY"

NuVista and Black Canyon Rotary Club hosted the Annual Bite of Reality Financial Fair at the Montrose High School gymnasium in March. This was the 8th year that event was held that drew 350+ high school seniors from five schools in the Montrose County School District.

During the event, participants logged into an interactive app called Bite of Reality and were assigned a hypothetical life, including a spouse and child, job, income, credit score, and loans. Students then went shopping for their family and chose between pricing options for groceries, childcare, transportation, housing, utilities, entertainment, and more. If students exceeded their budget, they needed to visit the NuVista table to learn about budgeting. This event continues to be popular with students, sponsors, and volunteers.

Sponsorship dollars allowed for six, \$1,000 scholarships that were awarded after the event.



'NU' BRAND

WHILE STAYING TRUE TO OUR MEMBERS

One of the biggest ways that we moved into a Nu Chapter in 2025 was with an updated brand. In October, we revealed our new logo and colors – things that had not been changed for more than 15 years. A lot of thought and input went into creating our new brand. We wanted to update our look, and still stay true to our members and what makes NuVista unique.

If you look closely, the "N" in our Nu logo consists of interlocking links. That was done purposefully to symbolize NuVista's link to our members, their financial health and the communities we live in.

We even put thought into our new colors – navy represents trust and security, green indicates positivity and growth, and the orange is a fun accent.

The strategic guidance and design talent from our partners at The Marketing Department made this project a success.

THE FOUNDATIONS

This logo came from hours of brainstorming and creating. In the end, we boiled our brand down to these five words and phrases that best reflect what makes NuVista your federal credit union:



TRUSTED

ACCESSIBLE

COMMUNITY DRIVEN

KIND

CUSTOM SOLUTIONS

The foundation for our logo design came from these key tenets.

Photos from our branch remodel. Stop by and see the changes.



LARRY THE LYNX AND THE NEW! LYNX KIDS CLUB

Another focus for 2025 was savings programs for our youngest members. The Lynx Kids Club was introduced with much excitement (and savings)!

Joining the Club is easy. Kids just need to make a (new) deposit of \$50 into their savings share account. When they join, they receive a Larry the Lynx Paw Bank, a keychain, and a token they can exchange for fun prizes. For each \$10 that kids deposit into their savings share account, they receive one token.

Kids can join the Lynx Kids Club and obtain prizes at both the Montrose or Gunnison branches. We had 40 new Lynx Kids Club members join in 2025 and are looking forward to hosting special events for our Lynx Kids Club members in the future.



NUVISTA COMMUNITY FOUNDATION (NVCF) GIVES BACK

We are so proud of the two programs that the NVCF created in its first year as an active foundation! NVCF partnered with the Montrose High School Rotary Interact Club to help establish a Youth Development Grant Program. A grant for \$10,000 was given to the Club to fund the first year of the program – which was established to help promote philanthropy in a younger generation and the importance of giving back. The students created a Grant Program that will give up to \$5,000 to local nonprofit organizations who are working with youth (ages 12-18) in the areas of Social & Emotional Impact or Leadership.

A second program that was established is a Workforce Rental Assistance Loan Program. This unique program features a small loan that is given to individuals for assistance with security deposits and first/last month payments. If the loan is paid back in the 12-month term/or the term of the lease, then a portion of the principal is forgiven. To be eligible, borrowers must be employed and fill out an application with references.

For more information contact Sara Plumhoff, splumhoff@nuvista.org.