

2025 Annual Report

A NOTICE TO OUR MEMBERS



WyHy: A Year in Review

2025 was a year defined by connection. Connection to our members, our communities, and the purpose that drives everything we do. That commitment was reflected in being named the **#1 Credit Union in Wyoming**, a recognition built on trust, service, and the relationships we work to earn every day.

No two financial paths look the same, and that is exactly why we focus on meeting members where they are. We believe in clear advice, practical solutions, and real support, delivered with care and consistency.

Looking ahead, we remain committed to building financial confidence and expanding opportunities across Wyoming. Our goal is simple: make banking easier, more accessible, and more supportive at every stage of life.

Thank you for placing your trust in us. We are proud to serve you and the communities we call home.

We're with you!

Pam Fredrick, Chairperson
WyHy Board of Directors

William N. Willingham III, President/CEO
WyHy Federal Credit Union

Supervisory Committee

Nicole Alonzo, Chairperson
Shannon Ratliff, 1st Vice Chair
Mike Lovelett, Secretary
Linda Johnson, Member
Angela Salazar, Member

2025 WyHy Board of Directors

Pam Fredrick, Chairperson
Matt Simpson, 1st Vice Chairperson
Jim Wasson, 2nd Vice Chairperson
Caryn Erickson, Secretary
Greg Milburn, Treasurer
Michael J. Miller, Director
Shelly Erickson - Director

Cheyenne Branch
1715 Stillwater Ave
Cheyenne, WY 82009

Casper Branch
1521 Centennial Ct
Casper, WY 82609

Green River Branch
110 Commerce Dr
Green River, WY 82935

Lyman Branch
18 Rees Road
Lyman, WY 82937

Rock Springs Branch
2611 Foothill Blvd
Rock Springs, WY 82901

2025 By the Numbers

- Total Assets: \$401,912,919
- Total Shares: \$347,143,877
- Total Loans: \$296,214,753
- Members Served: 22,720
- Employees: 53
- Branch Locations: Cheyenne, Casper, Green River, Rock Springs, Lyman

Supervisory Committee Report

The Supervisory Committee, appointed by the Board of Directors, oversees operations to ensure accuracy, integrity, and accountability across the organization.

The committee meets regularly to review internal controls, audit results, and member concerns. In 2025, independent auditing firm Petersen and Associates conducted required interim reviews and the annual opinion audit, providing additional assurance that records are accurate and assets remain secure.

Community Service

Community impact is not a side project. It's part of how we operate.

In 2025, we proudly supported more than 45 local causes and organizations across Wyoming. Through donations, sponsorships, employee-led efforts, and matched giving, we contributed over \$35,000 to initiatives that strengthen the communities we serve.

Highlights from 2025:

- **Fighting Hunger Through Shred Days:** Our Shred Day events raised approximately \$6,000 for the Food Bank of Wyoming, helping families statewide access essential food resources.
- **Adopt-a-Family Holiday Program:** Through employee donations, Clothing for a Cause contributions, and company matching, families and seniors across Wyoming experienced a warmer, brighter holiday season.
- **Local Schools & Youth Programs:** Support for education, youth activities, and financial literacy initiatives helped empower the next generation with confidence and opportunity.

Whether through financial support or hands-on service, our team continues to show up where it matters most.



Member Services at WyHy

In 2025, WyHy's commitment to member experience and community impact earned meaningful recognition. WyHy was proudly named the **#1 Credit Union in Wyoming by Forbes**, a distinction driven by member trust, service, and long-standing relationships. That same commitment was reflected in our investment in members with the opening of a **newly built Lyman location**, designed to better serve the community with improved access and convenience.

That dedication extended well beyond our branches. WyHy was honored as the **2025 Route Sponsor of the Year by Meals on Wheels Cheyenne**, recognizing our consistent, hands-on support in helping deliver nutritious meals and regular check-ins to seniors across the community.

This approach reflects how we define member service: showing up consistently, investing locally, and caring for the people who make our communities stronger. Whether through financial guidance, facility improvements, or direct community involvement, our focus remains the same—supporting well-being, stability, and meaningful connection.

In addition, WyHy's Mortgage Loan Officer, **Brittney Wagner-Tapia, AMP**, was named the **Willis Bryant Award recipient by MBA Education**, one of the highest honors in the mortgage industry, recognizing exceptional leadership and impact.

Together, these moments reinforce what matters most: people first, community always, and service that truly makes a difference.