SKYWARD®
CREDIT UNION

— Aim Higher —

December 2025

MORE MERRY, LESS WORRY



RATES AS LOW AS 8.99% APR* HOLIDAY LOAN

*APR = Annual Percentage Rate. 8.99% APR includes the Holiday Signature Loan promotional 1.50% discount, 0.25% discount for having a Skyward checking account, and 0.25% discount for automatic payments. Actual rates may vary based on creditworthiness. Offer valid for new signature loans only. Minimum loan amount $1000. When paying off an existing Skyward loan, at least $1000 of the proceeds must be new money. Maximum term is 36 months. Other terms and conditions may apply. Promotional discount rate ends 12/31/2025.

Federally insured by NCUA

President's Message

A Season of Progress and Member Focus

As we close out the year, I am pleased to share the meaningful progress Skyward Credit Union has made in strengthening our services, deepening our connection to the aviation community, and investing in a better banking experience for every member we serve. This quarter has been defined by continued growth, operational improvements, and a strong commitment to our mission of supporting those who design, build, and sustain the aviation industry.

Strengthening Our Lending Program

Our lending portfolio continues to expand in a healthy and balanced way. With total loans now exceeding two hundred twenty million dollars, member demand remains strong across auto, real estate, and personal lending. A major milestone this quarter was the implementation of our new AI underwriting platform, which is already helping us provide faster, more consistent loan decisions while maintaining responsible credit standards. This advancement supports a better member experience and positions Skyward to serve more aviation families in the coming year.

Enhancing the Member Experience

Improving the member experience has been a central focus this quarter. We completed important upgrades across our contact center, digital channels, and deposit operations. Call handling metrics improved, online account opening completion rates increased after system enhancements, and our team strengthened processes to ensure faster responses to member inquiries. We also continued targeted efforts to simplify account openings, reduce friction points, and ensure that each interaction reflects our commitment to excellence and emotionally intelligent service.

The Aviation Honors Program continues to gain momentum with strong engagement from aviation professionals across Kansas. This quarter alone the program generated new checking accounts, significant loan activity, and ongoing interest from aviation companies who want to share these benefits with their employees. Members continue to express appreciation for a program tailored specifically to the needs of the aviation community.

Investing in Our Facilities and Team

Creating welcoming, professional environments for our members continues to be a priority. This quarter we completed brand enhancements at multiple branches, including the installation of our mission statement signage, updated lobby spaces, and improved landscaping. These upgrades ensure that each Skyward location reflects the pride we take in service and in our aviation heritage.

We also continued investing in our team through training, leadership development, and preparations for new roles that will support the credit union's long-term strategy. Culture Day 2025 brought our team together for a day of professional development, community service, and celebration of the employees who live our values every day. Their dedication is what makes the Skyward experience exceptional for our members.

Growing Our Presence in the Aviation Community

This quarter marked the launch of our Good Day Kansas segment featuring the Aviation Honors Program. Over the next year these episodes will highlight aviation employers across the state and showcase the many ways Skyward supports aviation professionals. We have also expanded our outreach efforts through employer visits and onsite presentations, that strengthen our connection to aviation companies and their employees.

Looking Ahead

As we enter a new year, our focus remains clear. We will continue enhancing member service, strengthening our digital capabilities, deepening relationships within the aviation industry, and ensuring Skyward remains financially strong and strategically positioned for the future. I am grateful for your trust and partnership as we continue building a modern, member centered credit union that helps every member aim higher.

Thank you for being part of the Skyward community. It is an honor to serve you.

Kevin Brittain
President and Chief Executive Officer
Skyward Credit Union



Celebrating Our 2025 Core Values Award Recipients

At Culture Day on October 13, we honored Skyward team members who exemplify our core values—Commitment to Excellence, Integrity in Every Interaction, Innovation that Propels Success, and Emotionally Intelligent Service. These individuals demonstrate the spirit and dedication that make Skyward exceptional every day.

Award recipients and categories:

Commitment to Excellence
Lisa Herbic
Aaron Simmons
Sarah Zarich

Integrity in Every Interaction
Brandy Mauk
Bri Reese

Innovation that Propels Success
Jakala Thomas
Veda Schmidt

Emotionally Intelligent Service
Alexis Danielson
Cindy Finch
Isaac Green



Exciting News: 13th & Maize Branch Opening on Saturdays starting in January!

We are excited to announce that our 13th & Maize branch, located at 10315 W 13th St. N, will be extending its services to better serve you. Starting Saturday, January 3, 2026, the branch will be open on Saturdays to accommodate your busy schedule.

New Saturday hours:

9:00 AM - 12:00 PM

Whether you're looking to open an account, apply for a loan, or manage your financial services, our team will be available to help. We understand that life can get hectic during the week, and we're excited to offer you more flexible options for managing your finances when it's most convenient for you.

At Skyward Credit Union, we are committed to meeting the growing needs of our members. We look forward to seeing you!



Elect Your Board of Directors

Make your voice heard! This is your chance to elect individuals who will represent your interests and help shape the future of our credit union. The board meets monthly to review policies, declare dividends, set strategic direction, and more.

Primary account holders with a valid email address on file should have received an electronic ballot. If you did not receive one or would like to vote by paper ballot, please call 888-983-5561.

Voting ends on December 31, 2025.

You're invited.

Skyward will host an annual meeting on February 13, 2026, at 10 a.m. at our Mid-Continent branch located at 4 Cessna Blvd., Wichita, KS 67215.

Branch Locations

Maize Branch
10315 W. 13th St. N
13th St & Maize

Mid-Continent Branch
4 Cessna Blvd
K-42 West of Hoover

Greenwich Branch
275 S. Greenwich
North of Kellogg

Pawnee Branch
5800 E. Pawnee
Pawnee & Woodlawn

South Wichita
ITM Drive-Thru
1021 W. Pawnee St.

Independence, Kansas
Plant Branch
One Cessna Blvd
In Town Branch
3159 W Main St.

Federally Insured by NCUA

EQUAL HOUSING OPPORTUNITY

DECEMBER

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	~~24~~	~~25~~	26	27
28	29	30	31			

JANUARY

S	M	T	W	T	F	S
				~~1~~	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	~~19~~	20	21	22	23	24
25	26	27	28	29	30	31

FEBRUARY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	~~16~~	17	18	19	20	21
22	23	24	25	26	27	28

Dates to Remember

December 1, 2025: Board Election Voting Begins
December 31, 2025: Board Election Voting Ends

Holiday Closings

December 24, 2025: Christmas Eve (close at 1pm)
December 25, 2025: Christmas Day
January 1, 2026: New Year's Day
January 19, 2026: Martin Luther King Jr Day
February 16, 2026: Presidents Day

What Consumers Can Do About Identity Theft

There are many steps consumers can take to minimize their risk of being an identity theft victim. For example, consumers should closely guard their social security number and shred charge receipts, copies of credit applications and other sensitive documents. Consumers also should review their bills and credit reports regularly and be aware of telltale signs to detect that their identity may have been stolen. In addition, if consumers find they have been victimized, there are a series of steps they can take to recover from identity theft as soon as they detect it, such as placing a credit freeze or fraud alert on their credit report and closing accounts that may have been tampered with.

To freeze your credit, you must contact each of the three major credit bureaus—Equifax, Experian, and TransUnion—separately to request a security freeze. You can do this online, by phone, or by mail, but the fastest method is typically online through each bureau's website.

You will need to provide personal information to verify your identity, and the process is free.

Equifax- (888)298-0045
Online-**Equifax.com**
Mail- Equifax Information Services LLC
P.O. Box 105788
Atlanta, GA 30348-5788

Experian- (888)397-3742
Online- **Experian.com**
Mail- Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Transunion- (800)916-8800
Online- **Transunion.com**
Mail- TransUnion
P.O. Box 160
Woodlyn, PA 19094

Board of Directors

Holly Dixon, Chair
Roy Aycock, Vice Chair
Kim Anderson, Secretary/Treasurer
Amanda Bishop, Director
Phil Chronister, Director
Darrell Elkinton, Director
Michael LaBarge, Director

Supervisory Committee

Link Newton, Chair
Tracie McIntire, Member
Chad Rockey, Member