

# 2024 Annual Report

## A NOTICE TO OUR MEMBERS



## WyHy: A Year in Review

As we welcome the new year, we want to express our heartfelt gratitude to our long-standing members and extend a warm welcome to those who have recently joined us. Thank you for placing your trust in us as your financial cooperative.

From the very beginning, we've been dedicated to putting our members first. We recognize that everyone's financial journey is unique, and we're committed to offering personalized advice and solutions to help you achieve your goals. This unwavering dedication keeps us aligned with our Credit Union vision in every interaction.

Looking ahead to 2025, we remain focused on delivering proactive, innovative solutions to meet your financial needs. Our mission is to be your trusted partner, supporting your financial success every step of the way.

Thank you for being an integral part of our community.

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

## 2024 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**  
3142 Wy-414  
Lyman, WY 82937

**Rock Springs Branch**  
2611 Foothill Blvd  
Rock Springs, WY 82901

## Chairperson/President's Report

Throughout 2024, WyHy Federal Credit Union proudly celebrated 70 years of service and commitment since its founding in December 1953. The year concluded with significant milestones, including \$389,583,837 in assets, \$336,751,274 in shares, and \$293,196,097 in loans. By year's end, WyHy served 22,232 members with the help of 54 dedicated employees across its branches in Casper, Cheyenne, Green River, Rock Springs, and Lyman, reinforcing its longstanding mission of supporting Wyoming communities.

## Supervisory Committee Report

The Supervisory Committee, appointed by the Board of Directors, is responsible for reviewing and evaluating operations to ensure the accuracy and completeness of WyHy's records. Their work ensures that transactions are properly recorded and assets remain secure. Comprised of dedicated volunteers, the committee meets monthly to oversee audits and address member concerns.

Given the scope of WyHy's operations and the range of services provided, the Supervisory Committee engages the firm of Petersen and Associates to perform essential agreed-upon procedures and audits. This includes three interim reviews and an annual opinion audit.

## Community Service

WyHy is deeply committed to supporting not only our members but also the communities we serve across Wyoming. Each month, we carefully review and consider donation and sponsorship requests from both our members and the public, providing assistance through financial contributions as well as the dedication of our time.

In 2024, WyHy proudly supported more than 40 charities and organizations statewide, contributing over \$62,000 to strengthen and uplift local communities. Highlights from the year include WyHy team members building homes with Habitat for Humanity, demonstrating our hands-on commitment to community development. We also supported organizations such as Cowboys Against Cancer, Jason's Friends, Meals on Wheels, and the Field of Remembrance. Additionally, we invested in educational initiatives by partnering with local schools to fund programs that inspire and empower Wyoming's youth. These efforts demonstrate our unwavering commitment to creating a brighter future for Wyoming.



## Member Services at WyHy

Throughout 2024, WyHy remained steadfast in its commitment to the "We're with you" philosophy, focusing on serving both our members and the community. This dedication to being a trusted partner and advocate for our members continues to drive every aspect of our credit union's mission.

Over the past year, we have thoughtfully evaluated and expanded our range of products and services to provide even greater value to our members. These enhancements are designed to support members at every stage of their financial journey—whether they're buying their first car, starting a family, or planning for retirement. WyHy is here to make these life milestones smoother and more rewarding.

Central to our advocacy is a commitment to helping our members achieve their financial goals and empowering them through financial education. We take pride in forming meaningful connections with our members and introducing products and services that address their unique and evolving needs. This personalized approach ensures WyHy remains a reliable resource for financial success.