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LETTER FROM THE BOARD CHAIR

Don Cheyne



On behalf of the Elevations Credit Union Board of Directors, I am proud to present this year's Annual Report. It is a true privilege to serve you and our entire membership. As we navigate a challenging world together, we are proud to report that 2022 was another successful year for our credit union. Thanks to the support of our members and employees, we continue to achieve our core purpose of creating solutions for a better life while supporting the communities we serve.

In 2022, we were excited to see a return to business and in-person events as Elevations Credit Union continued to support several notable activities across the Front Range. We sponsored the Independence Day celebrations in both Fort Collins and Lafayette and participated in the perennial favorite Tour de Fat in Fort Collins, reaching an estimated 30,000 consumers in these communities. Our teams hosted 69 financial wellness lessons in schools across the state, helping more people get closer to achieving their financial goals. Additionally, we hosted 35 educational seminars for CU Boulder faculty, students and alumni. We could not provide these programs without our employees who volunteered 1,673 hours in 2022, supporting our core value of passion through our devotion to our members and communities.

As a two-time recipient of the Malcolm Baldrige National Quality Award®, the credit union was honored to host "The Future of Work: How to Maintain Performance Excellence in a Dynamic Environment" in August. In this panel discussion, business leaders learned how Baldrige award-winning organizations in Colorado are embracing change and preparing for the future through the Baldrige Excellence Framework®.

We were honored to be recognized by the Denver Business Journal in its inaugural Diversity, Equity & Inclusion Awards. These awards distinguish organizations and individuals who are making a difference by intentionally working to bolster equality in all areas of diversity.

We are also excited to report that Elevations Foundation provided \$70,000 in grants to 13 deserving non-profit organizations and awarded another \$76,000 in scholarships to 32 students. Giving back to our communities continues to be a crucial element of our mission.

We extend our sincere gratitude to fellow board member Barbara Brohl, who is moving out of Colorado and has resigned her position on our Board of Directors. With her departure, Board member Todd Gleeson was elected to the office of Treasurer, and Board Vice Chair Ray Martinez was elected to the Audit and Risk Committee.

Finally, we would like to extend our sincere appreciation to all who served on the Elevations Foundation's Board of Directors and those on our Northern Colorado Advisory Board for doing such meaningful work in 2022. We look forward to an even more impactful year ahead.

It is a privilege to serve as your board chair, and on behalf of the Board of Directors of Elevations Credit Union, I thank you for the opportunity to serve our membership.

Sincerely,

Don Cheyne
Chair of the Board of Directors



LETTER FROM THE PRESIDENT & CEO

Gerry Agnes

From all of us at Elevations Credit Union, thank you for being a valued member. We are truly grateful for the trust and confidence you have placed in us. As a local, not-for-profit financial institution, we are deeply committed to our members and the communities we serve. This Annual Report reflects an outstanding year of creating value for our membership, and we have our members and employees to thank for these impactful results.

In 2022, we significantly strengthened our leadership team with two consequential additions. Dustin Montoya returned to Elevations Credit Union as our Chief Technology Officer after having served as our Vice President of Applications Engineering during 2020 and 2021. He is a proven innovative and strategic leader who brings a wealth of knowledge and experience, and we are thrilled to have him back. We also welcomed Wendy Beswick as our Chief Marketing Officer, bringing 20 years of experience in financial services marketing. She is an award-winning executive who has been repeatedly recognized by the credit union industry with some of the most respected honors achievable by a marketing executive.

Elevations Foundation welcomed Jennifer Hinderliter as its Executive Director. With more than 20 years of experience in nonprofits, Jennifer will play a vital role in strengthening our foundation's service to the community. We are privileged to have these leaders join our team.

Despite a volatile market, Elevations Credit Union's Wealth Management team had its best year in Elevations history, finishing the year with \$655 million in assets under management. This success reflects the Wealth Management team's commitment to providing tailored solutions and being trustworthy guides as members navigate their financial journeys. The Elevations Business Banking team grew and provided financial solutions and support for nearly 9,000 Colorado businesses. We believe this sector of our community and indeed our economy benefits from having the option and opportunity to bank with Elevations Credit Union.

We continued to grow last year, opening a Mortgage Loan Production Office in Lakewood. Overall, our nationally recognized mortgage team helped 1,800 members purchase homes and another 541 members refinance. The credit union's field of membership also expanded to serve more members, adding Delta and Mesa counties. In total, Elevations now serves 16 Colorado counties, from the Front Range to our state's western border.

In the wake of the tragic Marshall Fire, which quickly became the most destructive wildfire in Colorado history, our team responded immediately and hosted town halls with panels of experts in mortgage, construction lending, insurance and disaster recovery as well as members of Boulder County leadership. Those impacted by the fire were provided a space to seek support and answers to their questions. We are proud that Elevations Credit Union became a trusted community resource, even for those who were not members. Thanks to our members and community, your amazing generosity resulted in donations totaling \$1,017,872, with your credit union and Elevations Foundation together matching an additional \$200,000. We worked closely with Boulder County Housing and Human Services to ensure that 100% of the funds were distributed quickly and equally.

We hope that you will take a moment to review these accomplishments and more in this Annual Report. We are proud of the results and honored to serve you, our valued members, and this beautiful community we call home. Thank you once again for your continued loyalty and support.

Very truly yours,

Gerry Agnes
President and Chief Executive Officer



YEAR IN REVIEW

If you **LOVE** where you live, it matters where you bank.

Whether we helped you purchase your first car with an Elevations auto loan, made your home-ownership dream come true with an Elevations mortgage loan, or you've been banking with us since you were a student at CU – Elevations Credit Union was there for you then, and we're here for you now. Your success and dreams matter to us. Throughout 2022, we continued to bring value to our members and community by enhancing our services and programs, helping our members improve their financial wellness and jumping to action in times of need. None of this is possible without you, our valued members. Thank you.



YEAR IN REVIEW

Mortgage

#1

Mortgage Lender*
Boulder County

#2

Mortgage Lender*
Larimer County

#3

Mortgage Lender*
Broomfield County

*by residential purchase volume

New Mortgage Loan Production Office

Elevations Credit Union continued to grow in 2022, opening a new Mortgage Loan Production Office in Lakewood.

By the numbers

In 2022 Elevations Credit Union remained the No. 1 credit union residential mortgage lender in Colorado by purchase volume.

Scotsman Guide winners

63% of Elevations Mortgage Loan Officers are ranked in the Scotsman Guide's competitive national list of top mortgage originators.

24 Elevations Mortgage Loan Officers were named Top Mortgage Loan Officers by the Scotsman Guide in 2022.



YEAR IN REVIEW

Wealth Management

Record year in 2022

At Elevations, we are invested in your financial well-being at every turn. From planning for retirement to paying for college, we make it a point to provide actionable guidance that helps you get to where you want to be.

Our team of Wealth Management Advisors had a record-breaking year in 2022, helping our members get closer to achieving their dreams and feel more confident about their financial futures.

First ever

\$4MM

revenue year

Record high

\$100MM

invested

3,314

active households,
up 7% over the
previous year

Approximately

1,000

new accounts
were opened

\$655MM

of assets
under management

YEAR IN REVIEW

Coming together within our community

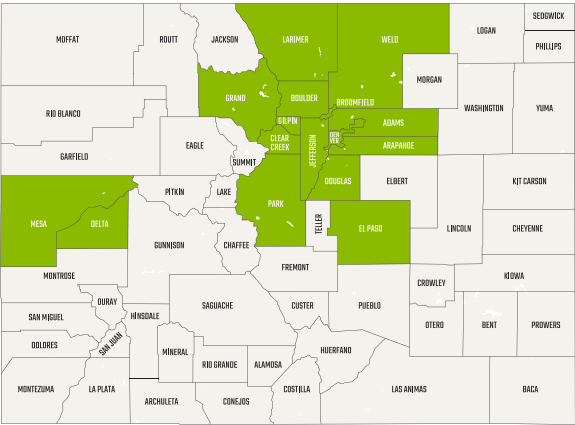
Giving our time

In 2022, Elevations employees volunteered a combined 1,673 hours for nonprofit organizations within our community using Elevations’ Volunteer Time Off program. Full-time Elevations employees receive 16 hours of paid volunteer time off each year, and we encourage our employees to use every hour because we want to ensure our members and our communities thrive.

Growing within Colorado

To better serve our members on the Western Slope, we expanded our field of membership to include Delta and Mesa counties in 2022.

Those who work or live in these 16 counties can join Elevations as a member.



Out in the community

We were active in your neighborhood in 2022:

- Over 60 employees and family members volunteered at Independence Day celebrations in Lafayette and Fort Collins with an estimated attendance of 30,000.
- We were honored to team up with New Belgium Brewing in Fort Collins to help make the Tour de Fat bike parade and festival a great experience for an estimated 14,000 guests.
- In Old Town Lafayette, our team greeted the 20,000 attendees of the Lafayette Peach Festival.
- We dedicated over 100 staff volunteer hours working with the University of Colorado Alumni Association at 35 events. Hosting tailgates at every home football game, a special homecoming event, Grad Bash, CU Night at the Rockies and the spring football game were highlights.
- We held 11 financial wellness seminars for CU Boulder faculty, staff, students and alumni, reaching an estimated attendance of 350 people.
- We sponsored a bimonthly lunch with new staff at CU Boulder to share information about financial wellness.
- Our members received exclusive discounts through our support of Elevations Credit Union Buffalo Bicycle Classic and Colorado Shakespeare Festival.

Support for Marshall Fire victims

Elevations Foundation also provides emergency assistance in times of need.

In addition to financial support, our community needed easy access to information. We hosted town halls where those affected could get answers to their most pressing questions.

In all, 293 community members joined the town halls. Panel discussion topics included:

- Personal finance planning moving forward
- Mortgage forbearance
- Working with your mortgage lender and your insurance agency
- Homeowners insurance topics
- Your other property impacted by the fire, especially if secured by auto loans or home equity loans
- Property taxes
- Resources for renters
- Accessing your funds from investments
- The process for rebuilding, and more

Our mortgage team also jumped into action, reaching out to 200 members who were affected by the fires to answer questions and offer available assistance.

We partnered with Resource Central to host a tool drive for their tool library. Our community members who were impacted by the fire are able to use the Resource Central tools free of charge.

Starting in late 2022, with help from the University of Colorado’s men’s and women’s basketball teams, we started the Hoops for Health campaign. For every free throw made during the regular season by a CU player, Elevations donated \$20 to Mental Health Partners (MHP) in Boulder County. MHP continues to provide counseling and mental health resources for Marshall Fire victims. Hoops for Health continues into 2023 and, as of December 31, has raised \$7,640.

65 Front Range community partners supported through sponsorships

Elevations Credit Union, Elevations Foundation, members and community provided

\$1.2 MM

for emergency assistance through the Boulder County Fire Relief Fund.

YEAR IN REVIEW

Supporting Education

Into the classroom

Our 2022 education outreach in elementary, middle and high schools on the Front Range included:

- 21 classes and teachers
- 69 lessons
- 10 different partner schools and organizations
- 21 volunteer experiences
- 498 students

In addition to our time in the classroom we also donated resources, including 32 laptops to the science department at Colorado Early Colleges Fort Collins High School.

Giving kids a place to start

In 2022, our youth savings account for kids 12 years old and under got a fresh look and a new name, now Elevations First Tracks™ Youth Banking Accounts. We're here to provide guidance toward creating responsible financial habits — and help children have fun while learning about savings.



20 years of Buffalo Bicycle Classic

The Elevations Credit Union Buffalo Bicycle Classic turned twenty in 2022! From humble beginnings, the event has grown into the largest scholarship fundraising bicycle ride in the state. We are proud to have distributed over \$3.4 million in scholarships to resident CU Boulder students who all show academic promise and exhibit profound financial need. We are honored to sponsor this event each year and support the over 425 Buffalo Bicycle Classic scholars who have graduated from CU.



YEAR IN REVIEW

Diversity, Equity & Inclusion

A focus on DE&I

Since 2018, we have made DE&I a principal focus. In 2022, we continued our commitment to fostering Diversity, Equity & Inclusion.

- We continued to support our Hispanic members with a multiyear program, including reaching 106% of our bilingual hiring targets. We finished the year with 63 bilingual staff.
- Celebrated Pride Month in June by sponsoring and attending Longmont Pride, Boulder Pride and Denver PrideFest.
- Our Mortgage team participated in Subconscious Racial Bias and Fair Housing training.
- Supported the LGBTQ+ community after a mass shooting at Club Q in Colorado Springs by providing therapist-led sessions and donated \$25,000 to support victims impacted by the shooting.
- Hosted a movie night for 22 "I Have a Dream" Foundation (IHDF) students. IHDF is a group providing support to young people from under-resourced communities.

Accolades from the Denver Business Journal

We were recognized by the Denver Business Journal in 2022 as part of its first-ever Diversity, Equity & Inclusion awards, honoring both organizations and individuals in metro Denver for making a difference.

Promoting collaboration through Employee Resource Groups

Our Employee Resource Groups (ERGs) grew in 2022. These voluntary groups are employee-led, supporting a culture of inclusion and promoting collaboration of our employees. In September, the Women Connect ERG was created to provide a supportive environment where women can connect, feel a sense of community and share ideas.

Elevations Foundation

Support for our community

Since its inception in 2010, Elevations Foundation has had two primary areas of responsibility — providing scholarships for higher education to graduating seniors and awarding community grants to local nonprofits.

Elevations Foundation provided
\$70K in grants to
13 local nonprofit organizations

AVID supporter

Elevations Foundation is also an AVID® (Advancement Via Individual Determination) supporter. The AVID program provides more than just financial support, giving students the resources and tools they need to navigate their way through higher education. In 2022, Elevations provided three scholarships to students from Fort Collins High School.



Introducing Jennifer Hinderliter

Jennifer joined Elevations Foundation as its Executive Director in May 2022.

“I’m passionate about our mission to bring people and resources together to strengthen communities. Thanks to financial support from the generous Elevations community, the Foundation is helping to build community resilience year-round.”

Jennifer Hinderliter

Elevations Foundation provided
\$76K in scholarships
to **32** students in need

Support from Elevations Credit Union

Elevations Credit Union proudly supports Elevations Foundation. The Foundation, a 501(c)3 nonprofit, has provided more than \$3.97 million in community resources since its inception in 2010. In 2022, the credit union contributed a grand total of \$319,672 to the Foundation, including:

\$22,021

Elevations Credit Union donated 2¢ every time a member swiped their Elevations Visa Signature Credit Card

\$61,120

through membership fees collected

\$43,200

in-kind support from office members, accounting & IT support

\$93,331

general program support

Elevations Credit Union matched Elevations Foundation’s donation of

\$100,000

to the Boulder County Fire Relief Fund to aid victims of the Marshall Fire

Elevations Credit Union members also donated nearly \$10,000 to the Foundation through its Local Change program. Those who sign up agree to round up and donate the change through their Elevations debit card purchases.

YEAR IN REVIEW

Leadership

Future of Work panel

The future of work has shifted dramatically over the last five years, and both employees and employers are making sense of what that future looks like and how to prepare for it. In August, Elevations Credit Union was honored to host, “The Future of Work: How to Maintain Performance Excellence in a Dynamic Environment” to provide a space for business leaders to hear firsthand from the state’s Office of the Future of Work and three Malcolm Baldrige National Quality Award® recipients. The program kicked off with opening remarks from Gerry Agnes, President and CEO of Elevations Credit Union, and a keynote address from Katherine Keegan, Director, Office of the Future of Work, Colorado Department of Labor and Employment.

Moderated by Katherine Keegan, the panel discussion included Grace Harcek, Director of Performance Excellence at Donor Alliance, Kelly DiMartino, Fort Collins City Manager, and Tammy Teitscheid, Elevations’ Chief People Officer.

Business leaders in attendance enjoyed learning more about the future of work in Colorado, how organizations are embracing change, and the ways in which the Malcolm Baldrige National Quality Award® has prepared us and our fellow Colorado organizations for success in the future.



CEO of the year finalist

President and CEO
Gerry Agnes was named a ColoradoBiz Magazine CEO of the Year finalist for 2022.

Honored to be recognized in 2022

Best bank/financial institution
ColoradoDaily

Best bank/financial institution
WEEKLY

Best bank/financial institution
TIMES-CALL

Best bank/financial institution
Daily Camera

Best mortgage company
ColoradoDaily

Best mortgage company
TIMES-CALL

Best mortgage company
Daily Camera





LETTER FROM THE CFO & TREASURER

Michael Calcote & Todd Gleeson

We’re pleased to report Elevations generated positive financial performance again in 2022. The trust you’ve placed in Elevations has enabled us to better serve the financial needs of our entire membership, give back to our communities and reinvest in our neighbors and local businesses. Our 2022 highlights include the following:

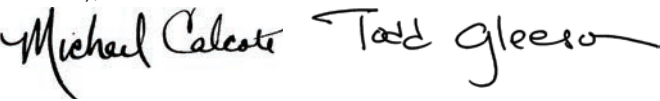
- We helped more Colorado families purchase and refinance their homes than any other credit union in Colorado, originating \$1.2 billion in mortgage loans.
- Our total loans grew by \$521 million or 29%. These loans to our members make a positive impact in our communities.
- We generated earnings of \$11 million, providing capital to support further growth.

The following table compares our performance to our credit union peers on key industry metrics:

	Elevations	Peer Group Median
Return on Equity ¹	3%	7%
Loan Growth	29%	22%
First Mortgages Sold (\$ Millions)	\$617	\$134
Deposit Growth	1%	4%
Delinquency Ratio	0.1%	0.3%
Efficiency (Costs/Revenues) ^{1, 2}	93%	75%

We remain financially strong and well positioned to provide solutions for your financial needs. Our capital position ended 2022 at 9.4%, well above the minimum threshold of 7% to be deemed well capitalized by the National Credit Union Association. Our credit performance remains healthy, with a delinquency ratio of only 0.1% at the end of 2022. Thank you to Elevations’ Audit and Risk Committee for their diligence in working with the accounting firm of Moss Adams as our independent auditor. We’ve provided the complete financial report for you to review.

This year’s financial success is a true demonstration of our credit union’s resiliency and the strength of our membership. We look forward to continuing to serve you in 2023 and beyond.

Sincerely,

Michael Calcote, Chief Financial Officer
Todd Gleeson, Treasurer, Board of Directors

¹ Excludes non-operating items, such as a gain from selling an investment security. Equity excludes unrealized investment gain/loss.
² The efficiency ratio measures the extent to which a dollar of revenue is offset by costs (so the lower the ratio, the better).

Audit & Risk Committee

The Audit and Risk Committee’s responsibility is to provide oversight of the financial reporting process, the system of internal controls, compliance with laws and regulations, and enterprise risk management. The Audit and Risk Committee is comprised of the following members of the Board of Directors:

- Garry Woods, Chair
- Barbara Brohl, Vice Chair
- Kate Brown
- Todd Gleeson

The Audit and Risk Committee retained the accounting firm of Moss Adams to perform the annual audit of the Credit Union’s financial statements as of December 31, 2022. The firm issued an unmodified opinion at the conclusion of their audit. The Audit and Risk Committee is unaware of any matter that would be considered a material weakness or significant deficiency in the internal controls over financial reporting.

The Audit and Risk Committee is satisfied that the accounting records accurately reflect Elevations Credit Union’s financial condition and that its operations are handled in accordance with Board policies and Credit Union procedures.

Note: Barbara Brohl resigned from the Elevations Board of Directors, effective 12/31/2022. Ray Martinez was subsequently elected to the Audit and Risk Committee.



GARRY WOODS
Chair



Barbara Brohl
Vice Chair



Kate Brown
Committee Member



Todd Gleeson
Committee Member

Financial Highlights

	2019	2020	2021	2022
ASSETS (IN MILLIONS)	\$2,214	\$2,812	\$3,244	\$3,296
TOTAL SHARES (IN MILLIONS)	\$1,881	\$2,417	\$2,840	\$2,861
TOTAL LOANS ¹ (IN MILLIONS)	\$1,634	\$1,725	\$1,817	\$2,299
TOTAL MEMBERS ²	143,850	151,314	175,133	176,299
EQUITY ³ (IN MILLIONS)	\$249	\$288	\$303	\$285
RETURN ON MEMBERS' EQUITY	11.9%	14.0%	5.3%	3.5%

¹ Includes loans held-for-sale, at fair value.
² Methodology for defining membership was updated in 2021.
³ Inclusive of unrealized gain/loss on investment portfolio, which increased equity by \$1 million at year-end 2021 and reduced equity by \$28 million at year-end 2022.

Elevations Credit Union Consolidated Statements of Financial Condition December 31, 2022 and 2021

	2022	2021
ASSETS		
ASSETS		
Cash and cash equivalents	\$ 39,339,071	\$ 865,220,604
Available-for-sale securities, at fair value	760,841,748	381,226,051
Loans held-for-sale, at fair value	17,073,477	57,451,659
Loans to members, net	2,281,789,785	1,759,998,621
Accrued interest receivable	10,554,625	5,044,924
Property and equipment, net	62,074,446	66,570,357
Mortgage servicing rights	38,612,802	40,150,545
Life insurance policies	12,711,259	12,430,324
Prepaid and other assets	41,805,777	32,307,737
Operating lease right-of-use assets	4,554,471	-
NCUSIF deposit	26,687,841	23,971,971
Total assets	\$ 3,296,045,302	\$ 3,244,372,793
LIABILITIES AND MEMBERS' EQUITY		
LIABILITIES		
Members' shares and savings accounts	\$ 2,860,772,222	\$ 2,839,638,332
Borrowed funds	25,287,113	-
Operating lease liabilities	4,638,636	-
Accrued expenses and other liabilities	120,762,680	101,693,384
Total liabilities	3,011,460,651	2,941,331,716
COMMITMENTS AND CONTINGENT LIABILITIES (Note 12)		
MEMBERS' EQUITY		
Other reserves	-	11,879,721
Undivided earnings	301,301,179	278,902,190
Equity acquired in mergers	11,249,648	11,249,648
Accumulated other comprehensive (loss) income	(27,966,176)	1,009,518
Total members' equity	284,584,651	303,041,077
Total liabilities and members' equity	\$ 3,296,045,302	\$ 3,244,372,793

Elevations Credit Union
Consolidated Statements of Income
Years Ended December 31, 2022 and 2021

	2022	2021
INTEREST INCOME		
Loans to members	\$ 78,864,504	\$ 61,696,276
Interest on investments and interest bearing deposits	15,409,142	4,146,028
Total interest income	94,273,646	65,842,304
INTEREST EXPENSE		
Members' shares and savings accounts	4,328,846	4,247,748
Borrowed funds	351,912	-
Total interest expense	4,680,758	4,247,748
NET INTEREST INCOME	89,592,888	61,594,556
(RECAPTURE OF) PROVISION FOR LOAN LOSSES	(234,475)	408,370
NET INTEREST INCOME AFTER (RECAPTURE OF) PROVISION FOR LOAN LOSSES	89,827,363	61,186,186
NON-INTEREST INCOME		
Loan sales and servicing, net	17,626,363	65,413,026
Interchange income, net	14,735,154	14,095,985
Fees and service charges	6,905,719	6,172,742
Wealth management income	3,751,254	3,285,152
Other non-interest income	4,366,336	1,644,044
Total non-interest income	47,384,826	90,610,949
NON-INTEREST EXPENSES		
Compensation and benefits	73,647,360	83,780,307
Office operations	20,590,283	19,614,729
Office occupancy	13,149,422	13,490,003
Loan servicing expense	7,590,620	7,905,501
Education and promotion	6,392,605	5,477,754
Professional and outside services	4,757,627	4,917,910
Other non-interest expense	565,004	773,337
Total non-interest expenses	126,692,921	135,959,541
NET INCOME	\$ 10,519,268	\$ 15,837,594

Elevations Credit Union
Consolidated Statements of Comprehensive (Loss) Income
Years Ended December 31, 2022 and 2021

	2022	2021
NET INCOME	\$ 10,519,268	\$ 15,837,594
OTHER COMPREHENSIVE LOSS		
Net unrealized losses on available-for-sale securities	(28,975,694)	(1,216,258)
COMPREHENSIVE (LOSS) INCOME	\$ (18,456,426)	\$ 14,621,336

The entire audited financials can be found in the
2022 Annual Report at [ElevationsCU.com/about](https://www.elevationscu.com/about)

Board of Directors



Don Cheyne
BOARD CHAIR

Don joined the Elevations Board in 2011 following its merger with St. Vrain Valley Credit Union, where he served as a board member for three years. Don has spent his career in manufacturing management and was an owner of Mountain Molding, a Longmont-based plastic injection molding business. After selling the company to Tenere, Inc., Don is now a manufacturing business consultant. He holds a bachelor’s degree in electrical and computer engineering and a master’s degree in business administration, both from the University of Colorado Boulder. He lives in Broomfield with his wife, and he enjoys spending his time playing ice hockey and traveling.



Ray Martinez
BOARD VICE CHAIR

Ray was appointed to the Elevations Board in August 2014 and elected in April 2015. He also serves as chair of the Governance and Nominating Committee. Ray is a retired Fort Collins police sergeant and a former three-term mayor of Fort Collins. He most recently served as City Councilmember for District 2 in Fort Collins from 2015 to 2019. He is a U.S. Army veteran, having received the Army Commendation Medal. Ray has dedicated significant time working closely with Hispanic community leaders, youth and athletes to improve the relationship between the community and law enforcement. He co-founded an organization that works directly with at-risk youth to provide them with positive educational and recreational experiences while keeping them active within their neighborhoods and communities. He was a member of the National League of Cities Public Safety and Crime Prevention Committee until 2019 and has been a member of several boards and organizations over the years, including the chair of Colorado’s Minority Business Advisory Council under governors Bill Owens and Bill Ritter, a member of the Colorado Mesa University board of trustees, and a White House appointee on the Defense Advisory Board for Employer Support of the Guard and Reserve. Ray lives in Fort Collins, enjoys writing and has published several books.



Garry Woods
BOARD SECRETARY

Garry was appointed to the Elevations Board in August 2020 and elected in April 2021. He also serves as chair of the Audit and Risk Committee. Garry is Partner and Executive Director, IT Assurance and Cybersecurity Services at Richey May and Co. He is highly skilled and experienced in providing strategic and operational guidance to business and IT leadership in areas such as GRPC assessments, application development and support, and employee coaching. Garry has spent more than 20 years working in leadership roles and as a consultant for various organizations, including many Fortune 500 companies in the public, nonprofit and voluntary sectors. Garry holds a master’s degree in global enterprise management from the University of Denver and a bachelor’s degree in mathematics and physics from Jarvis Christian University in Texas. To complement his formal education, he also has executive education certifications from Harvard University and MIT. Beyond his professional pursuits, Garry enjoys traveling to new places, scuba diving, golfing, fly fishing, camping and rebuilding American muscle cars. He currently resides in Aurora with his family.



Barbara Brohl
BOARD TREASURER

Barbara Brohl was appointed to the Elevations Board in October 2019 and elected in May 2020. She served as Treasurer and was a member of the Audit and Risk Committee through December 31, 2022, at which time she resigned from the Board of Directors in order to relocate to California. Barbara has served on several boards including the Regional Transportation District (RTD), Statewide Internet Portal Authority and Denver Employee Retirement Program boards. She currently serves on the Denver School for Science & Technologies and Latinas First Foundation boards. She is Principal of B J Brohl Strategies, a government affairs consulting firm for the legal cannabis industry and implementing governments. Prior, she served as the Executive Director and State Licensing Authority for the Department of Revenue and spent 33 years with Qwest Communications International in various roles. She graduated from Regis University with a degree in business management and received her Juris Doctor degree from the University of Denver, Sturm College of Law. A Colorado native, Barbara is now making her home in Menifee, California with her husband, and they enjoy traveling around the country in their RV when they’re not spending time with their children and grandchildren.



Natalie Baumgartner
BOARD MEMBER

Natalie was appointed to the Elevations Board in November 2015 and elected in April 2016. She also serves on the Governance and Nominating Committee. Natalie serves in a dual role as both Chief Workforce Scientist at Achievers and as Partner and Chief Research Officer at Contemporary Leadership Advisors. She is an engagement and culture thought leader and evangelist, with keen insight into the depth and breadth of the employee experience and workplace belonging. Natalie has spent her career translating engagement and culture research into technology solutions that help organizations achieve high performance, including having co-founded RoundPegg, an SAAS-based platform to measure and manage organizational culture. She regularly consults on engagement and corporate culture with C-suite executives, boards of directors and private equity investors. Natalie holds a doctorate in clinical psychology from the University of Denver, a master's degree in clinical psychology from UCLA and a bachelor's degree in psychology from the University of Wisconsin-Madison. She is a popular speaker on culture, engagement, mergers and acquisitions and change management, as well as a TEDx speaker on culture fit. Natalie lives in Boulder with her husband and three little girls. She enjoys hiking, traveling and chasing her daughters down the ski slopes.



Kate Brown
BOARD MEMBER

Kate was appointed to the Elevations Board in November 2015 and elected in 2016. She also serves as a member of the Audit and Risk Committee. Kate founded Boulder Organic Foods LLC in 2006 and developed the Boulder Organic brand until 2022. Having grown a consumer brand with help from the local industry, Kate remains active in the Front Range business community and consults with food and beverage companies. Kate is currently serving as board chair of the Boulder Chamber of Commerce. She also has a passion for education and sits on the advisory board of the Ludeman Family Center for Women's Health Research at the University of Colorado Anschutz Medical Campus. Kate earned a master's degree in counseling psychology from Naropa University as well as a bachelor's degree in technical journalism from Colorado State University. A Colorado native, Kate lives in Boulder and enjoys the community of entrepreneurs. In her spare time she likes to hike, snowshoe and golf. She also enjoys painting and has a love of books.

Monica Coughlin
BOARD MEMBER



Monica was appointed to the Elevations Board in October 2021 and elected in April 2022. She also serves as a member of the Governance and Nominating Committee. Monica is the Chief Operating Officer for Colorado Technology Association, where she leads business development, marketing, sales and more for the association's 300-plus member organizations. With over two decades of experience in the IT industry, Monica has a proven track record in strategy development, business operations and executive leadership. She holds bachelor's degrees in business administration and computer science from Regis University, and she completed the 50 for Colorado Leadership Program through the University of Colorado Leeds School of Business. Additionally, Monica was a recipient of Denver Business Journal's Outstanding Women in Business award in 2022 and was named StateScoop 50 Awards' Golden Gov: State Executive of the Year in 2015. Monica has served as a board member of Big Brothers Big Sisters of Colorado and the Colorado Women's Chamber of Commerce. She currently serves as a member of the YMCA of Metro Denver Board of Directors and as a member of the Executive Advisory Board of Regis University's Anderson College of Business and Computing. Monica lives in Denver and enjoys traveling, playing golf and checking out live comedy shows and sporting events.



Nancy Herbert
BOARD MEMBER

Nancy has been a member of the Elevations Board since 2011 and served as chair from 2017 to 2019. She previously served as the chair of the St. Vrain Valley Credit Union Board until its merger with Elevations in 2011. She currently serves as a member of the Governance and Nominating Committee. Nancy is the CEO and founder of Boardroom Sage LLC, an organizational consulting business with a focus on leadership coaching, strategic planning, board development and board governance. A former school district administrator and municipal elected official, she has served on dozens of community boards of directors. Nancy holds a Ph.D. in organizational development and leadership specializing in innovation and entrepreneurship. Her ongoing research focuses on the benefits of diversity on boards. She also holds a master's degree in higher education and a bachelor's degree in organizational management. Nancy is certified as a Credit Union Board Director from the Governance Leadership Institute and in Women's Leadership Development from Oxford University. She resides in Longmont and enjoys writing, traveling, volunteering and hiking with her dogs.

Todd Gleeson
BOARD MEMBER



Todd joined the Elevations Board in 2012. He has been an Elevations Credit Union member since 1981. He also serves as a member of the Audit and Risk Committee. Todd was elected to the office of Treasurer in January 2023 after Ms. Brohl's resignation. Todd has been a member of the faculty at the University of Colorado Boulder for more than 40 years and is professor emeritus in the Department of Integrative Physiology. He also served as the University's Dean of the College of Arts and Sciences and Associate Vice Chancellor for Faculty Affairs. Todd holds a Ph.D. in developmental and cell biology from the University of California at Irvine. He lives with his wife in Superior, where they enjoy live theater and all that the Colorado outdoor recreation scene has to offer.

Senior Leadership Team



Gerry Agnes
PRESIDENT &
CHIEF EXECUTIVE OFFICER

Gerry joined Elevations as its CEO in 2008. He directs the credit union’s strategic objectives, which focus on employee engagement, a loyal membership and superior financial performance. In the midst of the financial crisis of 2008, he led the charge to pursue the Malcolm Baldrige National Quality Award®, a highly competitive U.S. presidential award that recognizes organizations for performance excellence. The Baldrige effort rallied the Elevations team to outperform both in-market competitors and credit unions nationwide, and in 2014, Elevations was named a Baldrige Award recipient by U.S. Secretary of Commerce Penny Pritzker. Elevations went on to receive a second Baldrige Award from U.S. Secretary of Commerce Wilbur Ross during the 2020 pandemic, becoming the first two-time recipient in Colorado history and only the ninth two-time recipient in the history of the award. In 2015, Gerry was named the Credit Union Executive Society’s®

Outstanding Chief Executive, and in 2016, Gerry was named Mountain West Credit Union Association’s Credit Union Professional of the Year and Boulder Chamber’s Business Person of the Year. In 2020, Gerry received the Baldrige Foundation Award for Leadership Excellence. Gerry is a CPA with 37 years of professional experience and held positions as president, COO and CFO at various community financial institutions in California. He holds a bachelor’s degree in business administration and accounting from California State Polytechnic University, Pomona. Governor John Hickenlooper appointed Gerry to Colorado’s Financial Services Board in August 2015, and Governor Jared Polis reappointed Gerry to the Board in June 2019, where he continues to serve as Chair. In 2019, Secretary Ross appointed Gerry to the Board of Overseers for the Malcolm Baldrige National Quality Award®, and U.S. Secretary of Commerce Gina M. Raimondo appointed him as chair of the Board of Overseers in 2021. In 2019, he was appointed to the Credit Union National Association’s CEO Council Executive Committee and the CUES® Board of Directors. Gerry is also a board member of Elevations Foundation and a member of the Board of Elders of Calvary Bible Church in Boulder.



Wendy Beswick
CHIEF MARKETING OFFICER

As chief marketing officer, Wendy leads the marketing, external communications and product management functions for Elevations Credit Union. She is responsible for cultivating and advancing the Elevations brand through development of strong relationships across the organization and the industry as well as delivering innovative solutions that positively impact our members and accelerate our business results. Prior to joining Elevations in 2022, Wendy spent 20 years with Fortune 100 financial companies and credit unions, most recently with Service Credit Union, the largest credit union based in New Hampshire. There she led their marketing, communications, community relations and financial wellness efforts in addition to their community foundation. She previously served as CMO for both Firstmark CU and Generations FCU. Wendy is an award-winning executive who has been repeatedly recognized by the credit union industry with some of the most respected honors achievable by a marketing executive, including the Desjardins Award from CUNA for outstanding achievement in financial education and the Dora Maxwell Award for community and philanthropic accomplishment, among others. She received her Bachelor of Arts from the University of the Incarnate Word in San Antonio, Texas, where she graduated Magna Cum Laude. During her free time, Wendy enjoys painting, traveling and spending time with her family.



Michael Calcote
CHIEF FINANCIAL OFFICER

Michael serves as chief financial officer and is responsible for ensuring Elevations’ long-term financial sustainability. He oversees accounting and finance, secondary marketing, internal audit, enterprise fraud management, credit risk management, enterprise transformation, operations and corporate real estate. Prior to joining Elevations in 2010, Michael served as chief financial officer and treasurer for Guaranty Bank, a publicly held regional bank headquartered in Austin, Texas. Michael also served for five years as a regulatory examiner and capital markets specialist for the U.S. Office of Thrift Supervision. He holds a bachelor’s degree in finance and accounting from Stephen F. Austin State University in Texas and is a Chartered Financial Analyst®. Michael also serves as a board member of Mental Health Partners.



Ray Lindley
CHIEF OPERATING OFFICER

As chief operating officer, Ray directs all aspects of the credit union’s consumer, mortgage and business lending programs plus wealth management. He oversees Elevations’ delivery channels including all branches, the contact center, and the digital channel. He has been instrumental in making Elevations the No. 1 credit union mortgage lender in Colorado, the No. 1 residential mortgage lender in Boulder County and a top four mortgage lender in Broomfield and Larimer counties. Ray held leadership roles with Washington Mutual and Chase before joining Elevations in 2013. A graduate of Northwest Nazarene University, he holds a bachelor’s degree in accounting and a Master of Business Administration in economics. In 2016, he graduated from the CUES® Institute of Executive Leadership as a Certified Credit Union Executive.



Tammy Teitscheid
CHIEF PEOPLE OFFICER

As chief people officer, Tammy leads the people strategy for Elevations Credit Union. She is responsible for aligning the current and future workforce to meet the business objectives of Elevations through leadership, talent, communication, workforce analytics and rewards. She plays an important role in shaping the organization’s culture and is an ambassador for employee engagement, diversity, equity and inclusion. Before joining Elevations in 2018, Tammy had over two decades of experience in the Denver area spanning strategy, employer brand, operations, product development and talent. She has served in leadership roles in the healthcare, utilities and telecom industries. She holds a bachelor’s degree from The College of Human Ecology at Cornell University, an institution that prides itself on exploring the complex relationships between human beings and their natural, social and built environments. Tammy is certified as a Senior Professional in Human Resources (SPHR). She also serves as the board chair of Elevations Foundation and a board member of the Second Wind Fund.



Dustin Montoya
CHIEF TECHNOLOGY OFFICER

Dustin joined our team in 2022 as Chief Technology Officer after serving as Vice President of Applications Engineering in previous years. Dustin develops and oversees Elevations’ technology strategy while building, leading and fostering the growth of the technology team, ensuring the organization continues to meet its strategic objectives.

Prior to joining Elevations, Dustin served as Vice President of Platform, Infrastructure & Engineering at Arturo.ai in Boulder, where he was responsible for an innovative cloud platform that streamlines property inspections for the insurance and mortgage industries. He also spent several years as Director of Software Engineering, DevOps, Automation and Quality Assurance at Open Technology Solutions (OTS), a Credit Union Service Organization. At OTS, Dustin was instrumental in implementing a digital banking platform that currently supports 1M members with over \$20B in assets for several credit unions nationwide. Dustin earned his bachelor’s degree in environmental science & mathematics from Metropolitan State University and his master’s in geographic information systems from the University of Colorado.



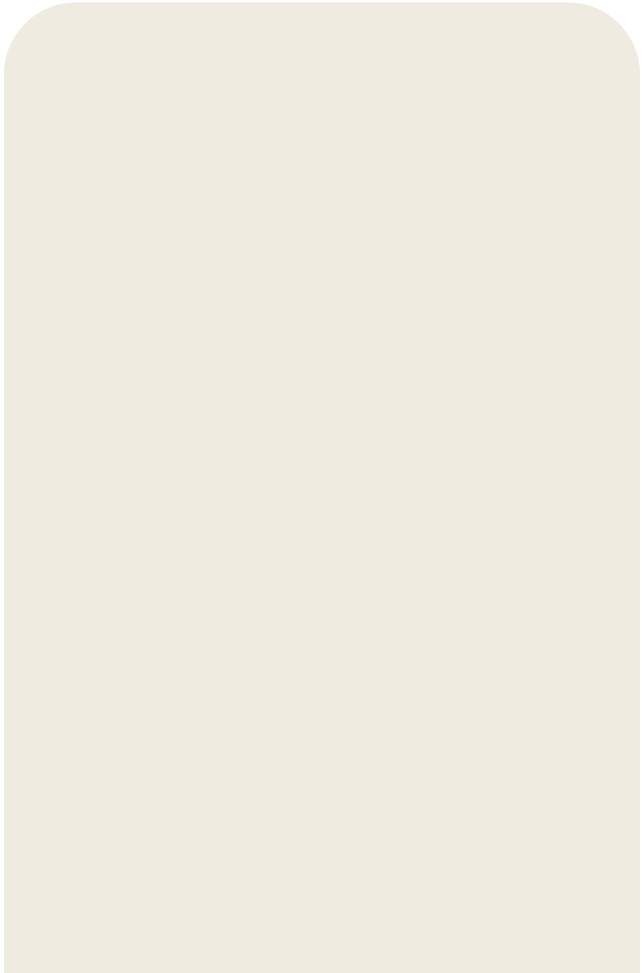
Brian Holst
GENERAL COUNSEL

As general counsel for Elevations Credit Union and its Board of Directors, Brian leads the credit union’s strategic and tactical legal initiatives that create value for its members. Brian is a uniquely experienced legal and credit union industry veteran. Prior to joining Elevations in 2017, Brian was a partner at Holst, Boettcher & Tehrani LLP, and was engaged in the private practice of law in Colorado for more than 30 years. Brian’s legal practice has focused on credit union representation, which has allowed him to develop expertise in the industry, advising and representing many credit unions from around the country in matters pertaining to policy, governance, mergers, regulation, contractual matters, real estate matters, loan enforcement, litigation and arbitration. Brian holds a law degree from Washburn Law School and a bachelor’s degree in accounting from Colorado State University. He serves as a board member of Longmont Meals on Wheels.

Darin Atteberry
MARKET PRESIDENT,
SVP GOVERNMENT AFFAIRS &
STRATEGIC RELATIONSHIPS



Darin leads Elevations’ market expansion efforts in the Northern Colorado region, along with the credit union’s government affairs programs and strategic relationships. Throughout his career, Darin has served as an advocate for community collaboration and built strong relationships with both public and private sector partners. Prior to joining Elevations in 2021, Darin served as the Fort Collins City Manager for over 17 years. Under his leadership, the city government transformed from a “trust us” model to one that is data-driven and performance-based, and in 2017 the City received the prestigious Malcom Baldrige National Quality Award®. In recognition of his leadership serving the public with innovation, operational excellence and progressive vision, Darin received the Colorado Governor’s Citizenship medal in 2016. Beyond Colorado, he’s helped build communities and high-performing cultures in California, Washington and Georgia. Darin attended Harvard University’s Senior Executive Program, and he holds master’s degrees in both civil engineering and city planning from the Georgia Institute of Technology as well as a bachelor’s degree in city and regional planning from California Polytechnic State University. Darin serves as a Fellow of the National Academy of Public Administration, to which he was elected in 2016.



Stephanie Camara-Ray
SVP CREDIT RISK MANAGEMENT

Stephanie leads Elevations’ credit risk teams, including residential, consumer and business underwriting, loss mitigation, credit risk policy and quality control. Prior to joining Elevations in 2018, Stephanie served as a managing director for a subsidiary of Lehman Brothers bank. Stephanie has over 25 years of experience in senior credit and risk management roles at firms including Lehman Brothers, Deutsche Bank and Citigroup. Stephanie holds a master’s degree in finance from Northeastern University and a bachelor’s degree in business from Marist College.



Kendal Harris
SVP RETAIL NETWORK

As senior vice president retail network, Kendal leads Elevations’ branch network, contact center, consumer lending operations and an enabling retail experience team. She is responsible for driving excellent member-centric service by developing leaders, collaborating with both internal and external partners and listening to members’ desires and needs. It is important to her to create financial wellness for members and the community. Prior to joining Elevations in 2019, Kendal held various leadership roles over 23 years with the largest credit union in New Mexico, where she led teams to achieve the highest member loyalty scores in the industry. While there, she served as a board member of Albuquerque Quality Network and as a Quality Examiner for Quality New Mexico. Kendal received her bachelor’s degree from the University of Arizona and graduated with high honors from Western CUNA Management School – Pomona College. She has traveled to many parts of the world and is now happy to be a resident of Colorado, enjoying the outdoors with her husband and adult children.



Elizabeth Million
SVP MORTGAGE



Elizabeth leads the mortgage sales and mortgage operations team at Elevations with the core principle to serve and support credit union members. This team is recognized as the No. 1 credit union residential mortgage lender in Colorado in terms of purchase volume, the No 1. residential mortgage lender in Boulder County and a top four mortgage lender in Broomfield and Larimer counties. Joining as a Mortgage Loan Officer in 2011, Elizabeth was promoted to VP Mortgage Lending in 2012, SVP Mortgage Sales in 2020 and SVP Mortgage in 2021. Her leadership has grown the mortgage team from eight to 160+ employees who thrive with the assurance that everyone, from operations to sales, is valued for their contributions. In fact, 63% of her team’s Mortgage Loan Officers were recognized nationally as 2021 Top Originators by Scotsman Guide. Before joining Elevations in 2011, Elizabeth enjoyed a multifaceted career in real estate and finance, including running her own appraisal business and serving as a Mortgage Loan Officer for Fortune 500 companies. Elizabeth received her bachelor’s degree from Metropolitan State University of Denver. Committed to sustainable homeownership and community initiatives, she serves as a member of the Colorado Mortgage Lenders Association Executive Leadership Board and the CMLA Governors Board. With her experience growing up in Boulder and being a single, working mother of three, Elizabeth recognizes the magnitude of realizing the dream of homeownership and she’s honored to make that dream a reality for members.

Todd Peyok
SVP BUSINESS BANKING &
COMMERCIAL LENDING



Todd leads the business banking and commercial lending teams at Elevations. He is responsible for developing, implementing and overseeing business banking and commercial and construction lending services while strategically building relationships within Boulder and across the Front Range. Todd has been in the banking industry for more than 32 years. Prior to joining Elevations, Todd served as Market President for several Boulder-based community banks for nearly 23 years. Throughout his tenure at Elevations, he has focused on structuring commercial loan relationships, building deposits, developing businesses and growing the commercial lending team. Todd received his bachelor of arts in finance and accounting from Oklahoma State University. He moved to Colorado in 1988 and enjoys time with his family, playing softball and working on cars.

Northern Colorado Advisory Board

As part of our commitment to Fort Collins, our Northern Colorado Advisory Board offers recommendations and feedback to the Elevations leadership team as we bring our passion for great service and steadfast commitment to the power of localism to Fort Collins. This group of eight community leaders hails from a variety of industries and backgrounds, sharing a common stewardship for the Northern Colorado community.



Denise Juliana

Prior to her retirement in 2020, Denise had a 30-year career as a Certified Public Accountant. Denise serves on the Board of Trustees of the Community Foundation of Northern Colorado and enjoys volunteering with Foothills Rotary Club, Give Next and the Food Bank for Larimer County.



Peter Kelly

Pete is a Senior Vice President with CBRE, Inc. Based in Northern Colorado, his real estate solutions team assists companies across the Rocky Mountains and western United States. The team provides portfolio optimization, headquarter relocations and integrated real estate strategy, among others. Pete and the team use a broad array of CBRE Service Lines to guide clients through the real estate process. Pete is a member of the Society of Industrial and Office Realtors®, is a Certified Commercial Investment Member and is a member of the Northern Colorado Commercial Association of Realtors®. Pete is a board member of the Larimer County Open Lands Advisory Board, past president of Larimer County Partners mentoring organization, founder and past president of NoCo Active 2030 (now Unify 2030), past director of Larimer Commerce Bank and past president of Fort Collins Youth Lacrosse.



Tim Kenney

Tim’s career in the financial services industry began in 1986. He started and managed commercial banking teams in the Midwest, Southwest and Rocky Mountain regions. In early 2015, he formed Gerard Management Company to acquire and operate Ace Hardware of Fort Collins. Tim has served as a volunteer, committee member and committee chairman on numerous advisory committees and councils. He is currently active with City of Fort Collins Citizens Advisory Group and Foothills Rotary Club. He also serves as a board member and treasurer of the Rocky Mountain Ace Stores Association.

Yvonne Myers



Yvonne is the Vice President of Strategic Initiatives for the Fort Collins Area Chamber of Commerce. She began this role in January 2022 after spending 38 years in the long-term care industry. After 31 years at Columbine Health Systems, she wanted to make a bigger difference in her community. She has been on the Fort Collins Area Chamber of Commerce board since 2007 and has participated in its Total Resource Campaign for 11 years. She brings with her vast experience in talent and workforce development, marketing and community relations and partnerships. Columbine Health Systems led innovative community and workforce issues under Yvonne’s leadership. Working with Bohemian Foundation and the Larimer County Workforce Center, the organization was the pilot business to bring a work/life navigator program to their community. Moving from pilot to a sustainable model, Columbine Health Systems was the first to partner with the WorkLife Partnership in Larimer County. Yvonne was the chair of the Northern Colorado Health Sector Partnership when it formed in 2013. She continues as the treasurer of the Partnership. Currently, Yvonne is the past chair of the UCHealth Northern Colorado Foundation and a member of the Northern Colorado Legislative Alliance Health Care Committee. Yvonne has been involved in numerous boards and committees, including the Larimer County Workforce Investment Board and Senior Alternatives in Transportation.

Andrew Romero



Prior to his retirement, Andrew (Andy) held two prominent positions. For more than a dozen years he was the Comptroller for the City of Greeley. Then he worked as the Finance Director of the High Plains Library District for a decade. Giving back to the community is a priority for Andy. He is a board member and treasurer of Jobs of Hope, a volunteer teaching citizenship classes at the Immigrant & Refugee Center of Northern Colorado and a member and treasurer of Trinity Episcopal Church. In addition, Andy has been a board member and treasurer of the Northern Colorado Hispanic Chamber of Commerce, a board member and treasurer of Northern Colorado Medical Center Foundation, president, treasurer and a board member of AIMS Community College Foundation and president, board member and current member of the Greeley Rotary Club, among other positions.



Molly Skold

Since 2010, Molly Skold has served as a catalyst for the revitalization, vibrancy and explosive growth of historic midtown Omaha as Vice President of Marketing and Communications for Mutual of Omaha’s real-estate arm, Midtown

Crossing at Turner Park. This \$365 million mixed-use development offers 225,000 square feet of restaurants and retail, more than 500 residential units and a year-round calendar of community events. Molly previously worked to open Omaha’s \$75 million Salvation Army Ray and Joan Kroc Community Center, a key public/private partnership with noteworthy philanthropist Walter Scott’s Heritage Services foundation, other local donors and the City of Omaha. For over five years, Molly led and directed the Greater Omaha Chamber’s highly successful O! Campaign and O! Public Art Project, encouraging Omaha residents to be more active advocates for their city. In partnership with the Omaha Police Department, she served as the driving force behind the Horses of Honor public art installation at Midtown Crossing in tribute to Omaha’s fallen officers. Born, raised, and based in Fort Collins, Molly serves as a board member and past president of executive board of Visit Fort Collins, a member of the Tourism Master Plan Leadership Committee and a board member of the Fort Collins Museum of Discovery. She is a former member of the Larimer County Food Bank Capital Campaign. Molly and her husband are the proud parents of three grown children.

Andrea Tuell



Andrea Tuell has been involved in every aspect of real estate since 2005 and is currently a Broker Associate/Partner at The Group, Inc. For the last 15 years she has worked with several of the top builders in Northern Colorado. Andrea’s knowledge includes new home sales of custom homes, luxury condos, single-family homes, townhomes and lots. She is a veteran at marketing and advertising for residential properties and investments, from kiddie condos to multi-family and single-family investments. She serves as a board member of Neighbor to Neighbor and as a committee member for Dream Makers, an organization in Northern Colorado that supports older youth who are aging out of the foster care system. Andrea recently started Raising Angels Foundation, a nonprofit that supports teen parents and their babies with resources and goods. She previously served as a board member and treasurer of Mountain View Rotary Club, a member of The Group, Inc. Scholarship Selection Committee and a member of the Schaefer Family Scholarship Selection Committee.

Kevin Unger



Kevin Unger is the President/CEO of Poudre Valley Hospital and Medical Center of the Rockies and Executive Leadership over Yampa Valley Medical Center and Greeley Hospital. In addition, he oversees management agreements with Sidney Regional Medical Center, Ivinson Memorial Hospital, Cheyenne Regional Medical Center and Campbell County Health. With Poudre Valley Hospital since 2001, Kevin’s focus on quality excellence is reflected in the numerous national awards received by Poudre Valley Hospital, Medical Center of the Rockies and Poudre Valley Health System, including the Malcolm Baldrige National Quality Award® in 2008. A native of Fort Collins, Kevin was selected as the recipient of the Robert S. Hudgens Young Healthcare Executive of the Year through the American College of Healthcare Executives in 2009.

