



ANNUAL NOTICE OF BOARD OF DIRECTORS & SUPERVISORY COMMITTEE COMPENSATION

OnPoint Community Credit Union (OnPoint or we/our) provides this disclosure about the compensation we pay our Board of Directors (Board) and Supervisory Committee annually to our members. Our vision is to be a leader in delivering extraordinary experiences and value to our community. Offering our Board and Supervisory Committee reasonable compensation helps us attract and retain qualified, committed individuals who dedicate their time and expertise to overseeing the Credit Union and representing our members.

Compensation Policy

Our Compensation Policy ensures compensation for our Board and Supervisory Committee aligns with Oregon law and our Bylaws. Our policy requires the Board to review compensation at least every two years to confirm that it remains reasonable based on: our size and complexity; consistency with our mission, needs, and goals; safe and sound operations; market conditions; and our financial strength.

Board & Supervisory Committee Responsibilities

The Board establishes OnPoint's strategic direction, business policies, and goals. Directors serve on committees and meet regularly to hire and oversee our CEO, monitor financial performance, and ensure operational success. The Supervisory Committee oversees our audit function to protect member funds. The Committee ensures our financial statements are audited annually, member account accuracy is verified, and additional audits are conducted as needed to confirm our financial records and operations are sound.

OnPoint's size, complexity, and broad range of products and services require Board and Supervisory Committee members to possess strong financial knowledge, diverse experience, and dedication to meet the demands of a competitive, highly-regulated industry. Board and Supervisory Committee service involves significant time and preparation, including: attending meetings; reviewing financial statements, reports, and training materials; engaging professional advisors; meeting with regulators; participating in governance and industry conferences; and advocating on behalf of credit unions.

OnPoint Financial Performance

We have consistently achieved strong financial performance. Our compensation structure supports this continued strength while ensuring safety and soundness and supporting our vision of building strong communities. As an investment in a sound future for our members, we have built a net worth that classifies us as well-capitalized by regulatory requirements and managed operational and other risks to provide for positive future results for our members. For more detailed information about OnPoint's financial performance, please visit our website to see our Annual Report:

<http://www.onpointcu.com/annual-reports.html>.

Due Diligence

In accordance with our Compensation Policy, the Board conducts due diligence to enable it to set compensation that is reasonable. In 2024 the Board engaged an independent compensation consulting firm to conduct a study of compensation ranges of similar size credit unions, community banks, and other nonprofit organizations. Taking into consideration OnPoint's strong financial condition, market conditions, and solid growth, the Board established a compensation schedule consistent with the compensation provided to peer credit unions and other organizations of similar size, location, complexity, and mission.

Compensation Schedule

OnPoint compensates Board and Supervisory Committee members in the form of an annual stipend, paid quarterly, based on positions held. This structure provides compensation commensurate with the time commitments and responsibilities of the different positions. The Board elects the Board officers (Chair, Vice Chair, and Secretary) following the Annual Meeting held each March. Payments are prorated, as needed, to reflect periods of service provided.

Compensation Schedule for 2025. The following annual compensation for directors and members of the Supervisory Committee was approved by the Board in 2024 and took effect for service beginning January 1, 2025.

Board Chair	\$100,000
Director	\$67,500
Supplemental Board Vice Chair and Secretary Stipend	\$10,000
Supplemental Board Committee Chair Stipend	\$10,000
Supplemental Committee Service Stipend	\$1,500
Supervisory Committee Chair	\$40,000
Supervisory Committee Member	\$27,000

Compensation Paid in 2025. The following stipends were paid in 2025:

Darren Nakata, Board Chair	\$105,875
Greg Chandler, Director	\$72,125
Melissa Damm, Director	\$36,000
Robin Gantt, Director	\$36,000
Matt Mroczek, Director	\$83,125
Nancy Ramirez Arriaga	\$36,000
Amy Slagle, Director	\$81,125
Keith Thomajan, Director	\$76,625
Felicia Tripp, Director	\$76,625
Margaret Willer, Director	\$75,875
Sheryl Manning, Supervisory Committee Chair	\$38,400
John Kenagy, Supervisory Committee Member	\$13,500
Gary Reynolds, Supervisory Committee Member	\$26,250
Scott Thompson, Supervisory Committee Member	\$12,750