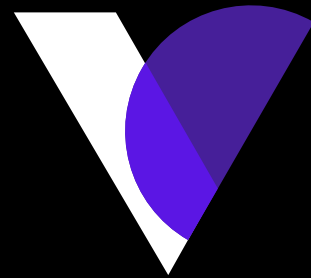


ANNUAL REPORT 2025



VALORFI HEROES
Giving in Action.

GIVING IN ACTION

\$13,168.75

Distributed to hero communities in 2025



Every swipe. Every dollar. **Every hero.**

ValorFI Heroes Foundation exists to transform everyday banking into everyday impact—putting real resources into the hands of those who serve our communities.

- 2,667 members
- 15 nonprofit partners
- 5 hero categories

BOARD OF DIRECTORS

Cheryl Brown
Chair

Andrew Chung
Secretary / Treasurer

Kurt Johnson
Board Member

Addison Wilkins
Board Member

Ryanne Nesary
Board Member

A Message from the ValorFI Heroes Foundation Chair

ValorFI Heroes Foundation exists to give to those who serve, inspire those who support, and build communities that rise in action. In 2025, dollars this Foundation distributed came from members who chose to bank with purpose, and every organization that received support earned it through a rigorous vetting process.

An Important First Year

We launched in 2025 with no members, no history, and a conviction that a digital financial institution could be a genuine force for community good. By the end of our first year, 2,667 members had joined — each one generating contributions through everyday card activity. That collective action produced \$13,168.75 distributed across 15 nonprofit partners in five categories: educators, first responders, healthcare workers, law enforcement, and Veterans.

Every organization was reviewed by this board before a single dollar was directed their way. We evaluated nonprofit registration, mission alignment, and demonstrated impact. Members then voted monthly on which vetted organizations received contributions within their category.

How the Giving Works

ValorFI Heroes is a digital-only financial institution built specifically for heroes and their supporters offering products and services designed around their values.

The giving model is simple and powerful. Members bank as they normally would. Every debit card transaction generates a contribution to the corresponding local hero organizations.

Then members vote monthly on which vetted nonprofits receive those distributions. The people doing the banking decide where the giving goes.

Looking Ahead

Growing deposits and membership in 2026 expands what this Foundation can do. Scale drives impact — more members means more card activity, larger distributions, and deeper support for the organizations doing the work this Foundation was built to amplify.

In 2026, we are also working to expand our nonprofit partner network and deepen our presence at events that serve and celebrate hero communities. More partners means more categories of impact. More events means more opportunities to put ValorFI Heroes in front of the people it was built for.

The most powerful way to grow this Foundation is word of mouth. If ValorFI Heroes has meant something to you — tell someone. Share it with a fellow educator, a veteran in your life, a first responder you know. Every new member is another swipe, another vote, another dollar directed toward the communities that show up for all of us.

We are grateful to every member who chose ValorFI Heroes in our first year. This is what giving in action looks like. Thank you for being part of it.

With gratitude,



Cheryl Brown
Board Chair
ValorFI Heroes Foundation

Balance Sheet

as of December 31, 2025 (Unaudited). *Accrual Basis*

Assets

Current Assets

Bank Accounts

Business Savings (7386) 5.00

Value Checking (6990) 19,320.00

Total Bank Accounts \$19,325.00

Accounts Receivable

Accounts Receivable (A/R) 3,180.45

Total Accounts Receivable \$3,180.45

Total Current Assets \$22,505.45

Total Assets \$22,505.45

Liabilities & Equity

Liabilities

Current Liabilities

Accounts Payable (A/P) 1,180.45

Total Accounts Payable \$1,180.45

Total Current Liabilities \$1,180.45

Total Liabilities \$1,180.45

Equity

Retained Earnings 5,000.00

Net Income 16,325.00

Total Equity \$21,325.00

Total Liabilities and Equity \$22,505.45

Profit and Loss for the year to date period ending December 31, 2025 (Unaudited)

Income	
Direct Public Support	50.00
Gesa Donations	13,171.15
Gesa Sponsor Membership Fees	16,275.00
Total Income	\$29,496.15
Gross Profit	\$29,496.15
Expenses	
Debit Card Swipe Donation	796.15
Giving Center Donation	12,375.00
Total Expenses	\$13,171.15
Net Operating Income	\$16,325.00
Net Income	\$16,325.00

ValorFI Heroes Foundation **IMPACT**

ValorFI Heroes Foundation is an independent 501(c)(3) organization fueled by the everyday banking choices of ValorFI Heroes members. ValorFI Heroes is a digital-only financial institution—launched in 2025 by Gesa Credit Union—built to serve educators, first responders, healthcare workers, law enforcement, Veterans, and their supporters nationwide.

In 2025, \$13,168.75 was distributed to 15 nonprofit partners across five categories:



\$2,549.80
to Educators



\$2,576.80
to First Responders



\$2,561.50
to Healthcare Workers



\$2,952.00
to Veterans



\$2,528.65
to Law Enforcement

Local Hero organizations are identified and vetted by the board for nonprofit registration status, mission alignment, and demonstrated impact. Members cast monthly votes to determine which vetted organizations receive contributions within their category—ensuring giving is both credible and community-driven.

The standard for every organization is the same: does this funding produce something real for the people these organizations serve?

The goal is impact — and the answer should always be yes.

How the Program Works

A portion of each Everyday Impact debit card transaction made by ValorFI Heroes members is pooled by hero category and distributed to vetted nonprofit partners on a regular basis. Members can also make direct donations through the Giving Center—directing support to any of more than 1.5 million registered U.S. 501(c)(3) organizations from within their account.

The path forward is direct: grow deposits, grow membership, achieve greater scale. The board's commitment for 2026 is to expand the collective reach of this model so that next year's report reflects larger distributions, more partners, and deeper impact across every category.

2025 Everyday Impact Nonprofit **PARTNERS**



Educators

AdoptAClassroom.org • DonorsChoose.org • Educators of America



Law Enforcement

Project K9 Hero • Gary Sinise Foundation
The National Law Enforcement Officers Memorial Fund



Veterans

U.S. VETS • USO • Folds of Honor National



Healthcare Workers

Project HOPE • The DAISY Foundation • NMDP (Be the Match)
American Nurses Foundation



First Responders

Tunnel to Towers • Terry Farrell Firefighters Fund • Gary Sinise Foundation