

Annual Report 2025

PROGRESS

with Purpose



You. Us.

unitus[®]

Community Credit Union

Progress with Purpose

A MESSAGE FROM THE BOARD CHAIR AND
PRESIDENT AND CEO

Progress does not happen by accident. It takes intention, a clear sense of direction, and the commitment to move forward with purpose every single day. In 2025, that commitment came to life across our credit union through the first full year of our Social Responsibility Commitments. These commitments guided our decisions, shaped our investments, and strengthened the way we serve our members and communities.

Our purpose has never been clearer. We are here to help people build financial stability, access opportunity, and thrive. The Social Responsibility Commitments translate that purpose into action by defining how we support emergency savings, expand access to homeownership, uplift local businesses, advance environmental responsibility, and deepen community engagement. In this report, you will see the impact of that work, measured openly and reported with transparency. These results reflect real progress and the trust our members place in us.

Financial strength continues to be an essential part of this foundation. Unitus ended the year with a net worth ratio of 10.11%, demonstrating strong, responsible stewardship of member resources. This stability allows us to reinvest in our communities, strengthen member services, and build toward an even more resilient future. We also maintained healthy loan growth, supported members as they increased their savings, and ensured our operations remained sound and forward-looking.

A powerful example of progress with purpose can be found in the opening of the Unitus Financial Resource Center in Woodburn, Oregon. Announced last fall, the new center brings together branch services, small business support, financial education, community programming, and multilingual assistance in one shared space. It reflects the values at the heart of our Social Responsibility Commitments: access, inclusion, partnership, and long-term investment in the communities we serve.

Innovation also played a critical role in 2025. We continued modernizing our systems, strengthening digital banking, improving our mortgage lending experience, and expanding tools that help members manage money more confidently and securely. These improvements support both daily convenience and long-term financial well-being.

Most importantly, 2025 reaffirmed that meaningful progress happens when we work together. Our members, employees, and community partners all contributed to the advances reflected in these pages. Their dedication made this year's achievements possible. Their voices shaped our direction. Their partnership continues to inspire our work.

As we look to the future, we remain focused on building a

financial institution that stands firmly on trust, transparency, and purpose. The Social Responsibility Commitments will continue to guide us, ensuring that our progress benefits every member, every community we serve, and future generations who will rely on Unitus for opportunity and stability.

Thank you for your trust and partnership. Together, we are proving what progress with purpose can achieve.

Matthew Mičetić
Board Chair

Steven Stapp
President and CEO



2025 in Review

203 new mortgages
funded for a total
of \$71,134,452

business loans funded
\$2,553,706
a 40% increase over 2024

1,310 other consumer loans
funded for a total of
\$17,224,566

9,538 new Unitus members for a total of
106,216

7,916 auto loans funded for a total of
\$240,199,822

\$860,060

earned by members enrolled in Unitus Rewards



In Memoriam: Wayne Gaylin

It is with deep respect that we honor the life and legacy of Wayne Gaylin, a dedicated leader and visionary whose impact on the credit union movement continues to be felt today.

Wayne is perhaps best remembered for his transformative tenure as CEO of Oregon Telco Credit Union (now Unitus Community Credit Union). After gaining valuable experience in the broader financial landscape, Wayne returned to Portland to lead the organization through a pivotal era of growth and modernization. To those who worked alongside him, Wayne was more than a CEO; he was a mentor and a steady hand. His return to Portland wasn't just a career move—it was a homecoming to a community he cared for deeply. His leadership helped lay the foundation for the modern credit union experience in our community.



Creating Lasting Impact

Our three-year initiative (2025-2027) is focused on driving real impact in our communities in support of first-time homebuyers, new savers, small businesses, environmental sustainability with electric and hybrid vehicles, and employee volunteer hours. These commitments reflect our ongoing promise to create financial opportunities while fostering a stronger, more equitable future.

Plaza Coyoacan: Building Community One Plate at a Time

In Southeast Portland, the scent of handmade tortillas and rich mole marks the presence of Plaza Coyoacan, a restaurant born from the lifelong dreams of Ricardo López Ortega and Leticia Bonilla Madrigal. Named after their historic hometown in Mexico City, the eatery is more than a business—it's a cultural mission to bring authentic flavors and community warmth to their new home in Oregon.



Key Highlights of Their Journey

- **The Transition:** Moving from careers in hospitality and finance, Ricardo and Leticia opened Plaza Coyoacan in December 2023, driven by a love for Portland's community spirit.
- **The Partnership:** To stabilize operations and invest in equipment, the couple turned to Unitus. Within 30 days, they secured the working capital needed to grow.
- **The Impact:** Beyond the food, the owners focus on uplifting their 12-person team and creating a space where neighbors celebrate life's milestones.

Building for the Future

Through accessible lending, Unitus is proud to support entrepreneurs like Ricardo and Leticia. As Plaza Coyoacan eyes future expansion, the heart of the business remains rooted in culture and connection. "Unitus made us feel safe and supported," Leticia shared. "It gave us the foundation to keep going."

Social Responsibility Commitments 2025-2027

PERCENTAGE OF GOAL COMPLETED



\$50 Million
in First-Time Homebuyer Loans

\$50 Million
in Green Auto Loans

\$5 Million
in Small Business Loans

10,000
Members Achieved \$400 in Rewards Savings

3,500
Employee Community Volunteer Hours

Inspiring Service & Member Impact

In 2025, our member banking experience reached an important milestone, earning a Transactional Net Promoter Score (TNPS) of 79.24, our highest result since we launched the program in 2010. Our TNPS of 79.24 far exceeds the "excellent" benchmark of 50, placing us on the cusp of world-class status. This achievement is a direct result of actively listening to our members and the consistent, high-quality service delivered by our team. It underscores the deep loyalty and mutual trust we've built within our community.

Throughout the year, we focused on removing friction and giving members more control. We upgraded Card Management in digital banking to reduce high call volumes for card blocking, travel notices, and replacements, bringing these tools directly into the Unitus app for faster, easier access. We also introduced a new appointment-scheduling platform to simplify booking for both branch and Virtual Branch visits. Together, these enhancements show our commitment to listening to our members and continually elevating their experience.



85% of our Transactional Survey Respondents were Promoters, scoring us a **9 or 10** in the "Likely to Recommend" question. The Promoters who shared feedback highlighted these key themes:

1. Human-Centered Service (Primary Driver)
2. Staff Competence & Confidence
3. Fast & Easy Experiences
4. Strong Problem Resolution
5. Trust, Safety & Longevity

Member Satisfaction

Every transaction I do with Unitus employees exceeds my expectations. I enthusiastically recommend them for any banking need you may have. Security is top notch on internet transactions. After 4 1/2 years with them I am still excited to be a member. How many banks can you say that about? – **Todd O.**

Everyone should bank with a credit union! Hardly any fees, great rates, still get a human most of the time and the profits go right back into your local community instead of to billionaires! All credit unions are good and Unitus is one of the best! – **Deb S.**

I've been with UNITUS for a long time and they are everything I wanted in a community credit union. They provide professional and friendly customer service and always are willing to answer questions and give assistance with loans, name changes and other administrative transactions. I feel that my private information and bank information are safe with UNITUS. – Y.C.

I've been banking here for over 15 years, and I've been very happy with the service I've received overall. I joined because they gave me a free iPod to join! No strings attached, and I've been with them ever since. It really is the best bank or credit union I've ever banked with. – Katherine K.



Digital Banking

To provide a more seamless and secure experience, we continue to invest in cutting-edge digital tools that empower our members to manage their finances whenever and wherever they need. This commitment led to record-breaking engagement in 2025, as more users than ever embraced our mobile deposits and real-time alerts to take full control of their money. These results reflect a growing demand for fast, user-friendly solutions and highlight how our members are successfully integrating our digital platform into their daily lives.



Total mobile app logins: 8,503,787

Average number of digital transactions completed per month: 140,594

Total overall login count: 18,001,622

2025 digital banking overall Net Promoter Score (NPS): 77.28%

Innovation & Technology

Thanks to our new scheduling tool, we now have access to meaningful data that helps us better support our members and our teams. These new insights allow us to staff our branches more effectively, understand appointment trends, and strengthen overall productivity. With enhanced visibility into appointment types, branch performance, heat-mapping, and point-in-time comparisons, we can make more informed decisions that improve the member experience. Since launching this new scheduling tool, 99 members have already booked appointments through the "Book with Google" feature—another step forward in making banking with Unitus easier and more accessible.

Smart Automation, Faster Approvals

We've upgraded our mortgage Loan Origination System (LOS) to make the home-buying experience seamless. Through our new Borrower Portal, members can now opt-in to digital asset and income verification. This AI analysis syncs directly with FANNIE MAE® (FNMA) standards, frequently eliminating the need for physical paystubs or bank statements. Members can enjoy a high-tech, low-stress closing with reduced origination costs and industry-leading turnaround times.

Virtual Assistant interactions in 2025 (English and Spanish)

Tely, English TOTAL: 30,941

Tely-Only: 19,750

Tely & Virtual Branch: 11,191

Tely, Spanish TOTAL: 428

Tely-Only: 376

Tely & Virtual Branch: 52

"Tely-Only" is a chat started and ended with Tely. "Tely & Virtual Branch" is a chat started with Tely and then passed on to a human.



Grand Opening: Unitus Financial Resource Center in Woodburn, Oregon



We are excited to share that our newest location, the Unitus Financial Resource Center in Woodburn, Oregon, officially opened in November 2025 and is ready to welcome members. Located at 2951 Stacy Allison Way, the center brings together full branch services, bilingual support, financial education, and community resources all under one roof.

A Center Designed for Access and Community

The Unitus Financial Resource Center at Woodburn was created to make financial services more accessible for families, small businesses, and community partners throughout the region. The space brings together branch operations, financial education, small business resources, community programming, administrative offices, and tenant partners who help support the long-term financial health of the credit union.

With natural light, flexible work areas, and modern design, the center gives members and staff a welcoming place to learn, connect, and grow.

Bilingual and Multilingual Support

Our Woodburn team includes employees who speak Spanish, German, and Lao, which helps us better serve a diverse and growing community. This reflects our commitment as a Juntos Avanzamos credit union, where personalized service and financial inclusion are at the center of everything we do.

“More Than a New Branch”

As President and CEO Steven Stapp shared, “This facility represents more than a new branch. It reflects our commitment to building connections, advancing access, and creating opportunity for the community we serve. Everyone who walks through these doors will experience the power of people helping people.”

Honoring a Community Leader

In honor and recognition of his outstanding commitment and dedicated service to students, families, and the Woodburn community, the Unitus Community Room has been named in honor of Antonio Ramos.

A devoted educator, mentor, and influential community partner, Antonio Ramos has dedicated his life to serving students and families in Woodburn. His leadership in parent and community engagement has opened doors to education, equity, and opportunity for migrant and multilingual families. His greatest passion is helping others see their own potential and achieve their dreams.





Inclusion & Access

Inclusion is the heartbeat of Unitus. Throughout 2025, we worked tirelessly to bridge financial gaps and open doors for those who have been overlooked. Why? Because we believe everyone deserves a fair shot at financial success, and we're committed to making that a reality every single day.



Bilingual Services

Our commitment to financial inclusion is stronger than ever as we work to ensure that every member of our community, regardless of their documentation status, has a seat at the table. By expanding our language services with 55 bilingual Unitus employees and specialized Individual Taxpayer Identification Number (ITIN) lending programs, we helped more families turn their dreams into reality.

Unitus Hosts Third Annual Juntos Avanzamos Roundtable

Unitus, in partnership with Inclusiv, hosted the third annual Juntos Avanzamos Northwest Roundtable. The event convened credit union leaders, nonprofit organizations, and community partners to advance financial access and opportunity for Hispanic and immigrant communities across the region.



This year's gathering served as a working group session, building on key initiatives identified during the past two roundtables and moving conversations toward actionable next steps.

"This roundtable is a powerful example of what can be achieved when credit unions, nonprofits, and community leaders come together with a shared mission," said Steven Stapp, President and CEO of Unitus Community Credit Union. "We are proud to host this important gathering and strengthen our collective work to open doors for Hispanic and immigrant families, who are facing unprecedented challenges."



Breaking Barriers: 2025 by the Numbers

Our ITIN lending initiative saw incredible momentum this year, proving that when you increase access, the whole community thrives:

- 22 ITIN mortgages funded totaling \$7,217,930 and 56 additional ITIN loans funded totaling \$972,813, for a combined 78 loans and \$8,190,743 in total funding.

More Than Just Numbers

Beyond the \$8.1 million in funding, 2025 was about connection. Through our Unitus Spanish-language services, we've removed the language barrier from the banking experience for numerous people. From opening your first account to signing those final mortgage papers, we're proud to provide expert guidance in the language many of our members feel most comfortable using.

Financial Wellness Efforts (Classes in English and Spanish)

- 277 financial education workshops
- 2,528 youth and adults reached through financial education
- 23 financial education workshops taught in Spanish





Inclusive Product Enhancements

JUDI.AI

Small Business Lending had a strong first year, funding 127 loans totaling \$2.6 million, with 83% going to women-, veteran-, or minority-owned businesses—reaching 52% of its three-year community lending goal in year one. Real-time cash-flow underwriting through JUDI.AI improved approval rates to over 50% and cut decision times to one to two days. Participation in the Business Oregon Capital Access Program enabled another six loans, totaling \$143,000, that were outside normal risk tolerance. Next year's focus includes strengthening referral partnerships, enhancing branch training, offering prescreened credit to existing members, and improving new member onboarding.



Small Business Resiliency Loan Program

Unitus Community Credit Union is proud to have partnered with the State of Washington and GoWest Association to fund and service loans as part of the Small Business Resiliency Loan Program, a targeted initiative designed to strengthen small businesses through responsible access to capital while helping borrowers build long-term financial stability and strengthen their credit.

Through this program, Unitus supported 29 small businesses, funding over \$500,000 in loans to entrepreneurs across our communities. The program combines short-term business financing with a credit-building structure that rewards successful repayment, reinforcing sustainable growth for both businesses and owners.

Unitus had the pleasure of supporting a local business from Maple Valley, Washington, through this program. This small business provides in-home daycare, earning trust from parents by helping their children get Kindergarten ready and providing afterschool opportunities. Unitus funded a \$15,000 loan that met the business's stated need to help expand their operations. The borrower successfully completed the loan program after 12 months and as a result saw a 57-point increase, resulting in close to a 10% increase in their credit score.

This borrower's experience reflects exactly what the Small Business Resiliency Loan Program was designed to achieve: access to capital, responsible repayment, and measurable financial progress. Unitus is proud to support entrepreneurs while strengthening the overall financial health of the communities we serve.



Community Giving

Unitus solidified its place as a regional leader in community giving once again, ranking as the fifth most philanthropic large business in the Portland Metropolitan area in 2025—our 15th consecutive year being recognized as a top philanthropic company. Additionally, we're proud to share we were also awarded the Innovation in Philanthropy Award from *Portland Business Journal* for our partnership with Western Oregon University on the Bilingual and Diverse Teacher Scholars (BDTS) program, honoring the approach BDTS takes to meet Oregon's urgent need for bilingual K-12 teachers while providing scholarships and customized academic support.

2025 Giving Summary

We invested \$575,942 in community impact efforts guided by our core pillars: Inspire, Grow, and Assist. Through these commitments, we deepened partnerships and provided direct support for critical community resources. Our work focused on education and financial wellness, economic opportunity, and essential human services, including partners addressing urgent needs such as SnowCap Community Charities, Schoolhouse Supplies, and Immigrant and Refugee Community Organization (IRCO). By focusing on the people and moments that matter most, we made 2025 a year of turning our purpose into action and our action into meaningful impact. These are the results of our efforts:

- **\$575,942** in donations and sponsorships invested in the community
- **1,723** employee volunteer hours
- **277** financial education workshops and classes
- **2,528** youth and adults impacted through financial education
- **\$62,000** invested in scholarships and higher education
- **\$60,000** delivered to strengthen food security in our communities
- **\$88,000** in economic impact through Volunteer Income Tax Assistance (VITA)

Our 2025 Partners

- AWARE Food Bank/Marion Polk Food Share
- Bienestar
- Business Impact NW
- Clackamas Service Center
- Clark County Food Bank
- Community Vision
- Credit Unions for Kids for Doernbecher Children's Hospital
- Financial Beginnings
- Habitat for Humanity
- Hispanic Metropolitan Chamber
- Immigrant and Refugee Community Organization (IRCO)
- Junior Achievement of Oregon and SW Washington
- Latino Network
- Lines for Life
- MetroEast
- Oregon Consular Corps
- Oregon Human Development Corporation (OHDC)
- Philippine American Chamber of Commerce of Oregon
- Pride Northwest
- Randall Children's Hospital Foundation
- Schoolhouse Supplies
- SnowCap Community Charities
- Sunshine Division
- Transition Projects
- Urban League of Portland
- Western Oregon University Foundation
- Wetlands Conservancy
- WorldOregon



Scan the code to view the Community Impact Report.

Points of Pride

Success is measured not just in financial achievements but in the impact we have on our communities, the recognition we earn for advancing inclusion, and the ways we uplift those we serve. In 2025, Unitus was honored with multiple awards and distinctions that reflect its commitment to innovation, philanthropy, and industry leadership.

The “Member-First” Focus

Unitus Community Credit Union was named a finalist for the 2025 GoWest MAXX Award in the “Member Program” category. This recognition highlighted our innovative rewards system, which empowers members by automatically accelerating their personal savings.



Unitus Community Credit Union Earns LEED Certification for Tigard Facility

Unitus Community Credit Union has been awarded Leadership in Energy & Environmental Design (LEED) Silver Certification for its Unitus Business Center (UBC)-Tigard. Recognized as the most widely used green building rating system, LEED certification represents a significant achievement in sustainable building design and environmental stewardship. Earning Silver Certification places UBC-Tigard among a select group of high-performing buildings that meet rigorous standards for sustainability, occupant health, and energy efficiency.



Unitus President and CEO Announced as a 2026 Herb Wegner Memorial Award Winner

A visionary architect of financial inclusion, Steven Stapp embodies the 2026 Herb Wegner Memorial Award through his career-long mission to dismantle barriers for the underserved. By pioneering the national standard for Matricula Consular ID acceptance and expanding ITIN lending at Unitus, he has turned the “people helping people” philosophy into a scalable reality.

Honored Among the Top “Changemakers”

In a standout moment for leadership in 2025, Unitus President and CEO Steven Stapp was honored with the prestigious Renée Sattiewhite Neoteric Changemaker Award. Presented at the CU Leadership Convention, this award is reserved for bold, purpose-driven leaders who aren't just navigating the credit union movement—they are actively reshaping it. This recognition highlights Steven's commitment to innovative, community-focused leadership that breaks barriers and builds a more inclusive financial future.



Ranked as a “Best-in-State” Credit Union by Forbes

Forbes has named Unitus Community Credit Union a “Best-in-State” Credit Union in its annual rankings. Unitus moved up from number three last year to the second “Best-in-State” credit union in Oregon for 2025. A total of 222 credit unions across the country earned a ranking from Forbes.



Unitus Former Board Chair Inducted into the AACUC Hall of Fame

Former Unitus Board Chair, Barbara J. Leonard, has been inducted posthumously into the African American Credit Union Coalition's (AACUC) Hall of Fame. This distinguished honor recognizes her contributions to the credit union community. Ms. Leonard is one of just 81 individuals to receive this honor.

President and CEO Steven Stapp Honored with WOCCU Distinguished Service Award

The World Council of Credit Unions' (WOCCU) 2025 Distinguished Service Award is the organization's highest individual honor. The award was presented at the World Credit Union Conference in Stockholm, Sweden, recognizing Steven's enduring contributions to the global credit union movement.





Investing in the Teachers Who Reflect Our Communities

Unitus hosted its fourth annual Coffee and Connection event at Western Oregon University, celebrating a dedicated cohort of the Bilingual and Diverse Teacher Scholars (BDTS) program. The program addresses a critical gap in Oregon's education system: while over 40% of K-12 students are ethnically or linguistically diverse, fewer than 15% of teachers share that background. Unitus' intentional investment in these eight scholars aims to ensure Oregon's teaching workforce reflects the diversity of its student body.

Empowering Future Leaders

During the event, scholars shared how representation shaped their own lives and inspired their career paths:

Evelyn Estrada,
a senior preparing to teach in Woodburn, emphasized her goal to help every student feel "supported and seen."

Jose Contreras
spoke on his desire to be a "bridge" for students' cultural identities.

Alessandra Cervantes Ramirez
highlighted that the partnership is more than a scholarship—it is an "investment in the future."

A Commitment Beyond the Classroom

Unitus President and CEO Steven Stapp reaffirmed the credit union's long-term commitment to the cohort. "We stand with you not just through this journey here in college, but through your education career," Stapp stated, noting that the initiative is rooted in the shared belief that language and culture are strengths to be celebrated in every educational space.

This progressive approach to philanthropy, which prioritizes mentorship and identity, was recently recognized by the *Portland Business Journal* through their Innovation in Philanthropy award.

2025 International Community Heart Award



Unitus President and CEO Steven Stapp proudly honored two extraordinary leaders whose lifelong dedication to financial inclusion and cooperative development has transformed communities across the globe.

George Y. Ombado, Executive Director of the African Confederation of Cooperative Savings and Credit Associations (ACCOSCA), has been a driving force behind the revitalization of credit union networks in eight African nations. Through his strategic collaborations with governments, NGOs, and international partners, Mr. Ombado has helped shape policies and programs that empower underserved populations and promote sustainable development. His leadership extends globally through his service on the Board of Directors for the World Council of Credit Unions (WOCU), where he continues to advocate for inclusive financial systems.

Lois Kitsch, co-founder of CU Difference and Chair of the African Cooperative Development Foundation (ACDF), has spent her career championing the credit union philosophy across six continents and more than 40 countries. Her work focuses on enhancing member experiences, building leadership capacity, and fostering a culture of coaching and collaboration within credit unions. Through her tireless efforts, Ms. Kitsch has inspired a generation of cooperative leaders to embrace innovation and deepen their impact.



Community Heart Award

VISA, represented by Diane Olson, Vice President of Community Financial Institutions, is a foundational partner for Unitus, providing community grants that dramatically expand the reach and depth of the credit union's impactful work. These contributions are strategically directed to initiatives that move the needle on financial inclusion, allowing Unitus to pilot innovative programs, enhance existing services, and connect with more individuals and families who need access to fair and supportive financial resources. The grants act as a catalyst, transforming Unitus' potential into tangible, community-wide benefits.



A Message from the Audit Committee Chair

At Unitus Community Credit Union, our commitment to financial integrity and strong governance continues to guide every decision we make. The Audit Committee plays a vital role in upholding that commitment, serving as stewards of our members' trust and ensuring Unitus operates with transparency, accountability, and prudent oversight.

Throughout the year, the Audit Committee, appointed by the Board of Directors, conducts an extensive evaluation of the credit union's financial condition and risk management practices. This work includes monitoring internal controls, reviewing compliance with state and federal requirements, and overseeing the annual independent audit performed by Baker Tilly. Their audit of the financial statements for the year ending December 31, 2025, confirmed the accuracy of our reporting, the strength of our internal controls, and the continued financial stability of Unitus.

In addition to financial oversight, the Audit Committee also helps ensure the organization is prepared for emerging risks and evolving regulatory expectations. In 2025, we partnered closely with leadership to evaluate the impact of shifting economic conditions, heightened cybersecurity threats, and operational adjustments related to hybrid work. The ability of Unitus to navigate these complexities while delivering strong performance reflects the resilience of our organization and the dedication of our employees.

Thanks to a solid financial foundation and a robust risk management framework, Unitus is well positioned for the road ahead.

Thanks to a solid financial foundation and a robust risk management framework, Unitus is well positioned for the road ahead. On behalf of the Audit Committee, I extend my appreciation to our members, employees, Leadership Team, and Board of Directors for their continued commitment to sound stewardship and cooperative values.

We remain steadfast in our role to ensure Unitus continues to be a trusted, secure, and financially strong credit union for our members and communities.

Terry Donahe
Audit Committee Chair
Unitus Community Credit Union



BOARD OF DIRECTORS

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Vice Chair

Nicole Davison León

Secretary

Rhonda Cramer

Directors

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EVP/Chief Strategy and Innovation Officer

David Fehrer

SVP/Chief Risk Officer

James Alexander

SVP/Chief People and Culture Officer

Jessica Brown

SVP/Chief Lending Officer

Brian Devereux

SVP/Chief Financial Officer

Michael Namba

SVP/Chief Growth Officer

Char Sears

SVP/Chief Impact Officer

Megan Snyder

BRANCHES

Virtual

Beaverton | Bridgeport Village | Cascade Station | Clackamas

Gresham | Mill Plain | Multnomah Village | North Williams

Salem | Tanasbourne | Westmoreland

Woodburn Branch & Financial Resource Center

Business Lending

Unitus Business Center-Tigard

Unitus Community Credit Union

Statements of Financial Condition

Years Ended December 31, 2025 and 2024

| ASSETS | 2025 | 2024 |
|--|------------------------|------------------------|
| Cash and cash equivalents | \$140,878,902 | \$171,960,498 |
| Equity securities, at fair value | \$4,669,287 | \$4,675,910 |
| Investments available-for-sale, at fair value | \$132,543,306 | \$136,706,975 |
| Federal Home Loan Bank stock | \$1,934,900 | \$1,033,900 |
| Loans held-for-sale | — | \$670,000 |
| Loans receivable, net | \$1,359,999,149 | \$1,318,385,977 |
| Accrued interest receivable | \$5,344,578 | \$5,002,594 |
| National Credit Union Share Insurance Fund deposit | \$14,105,792 | \$14,144,966 |
| Property and equipment, net | \$63,248,280 | \$54,375,100 |
| Operating right-of-use assets | \$5,726,839 | \$6,913,757 |
| Other assets | \$12,647,212 | \$10,518,310 |
| Total assets | \$1,741,098,245 | \$1,724,387,987 |
| LIABILITIES | | |
| Members' shares | \$1,498,028,530 | \$1,481,229,725 |
| Borrowed funds | \$20,042,233 | \$31,369,315 |
| Nonmember certificates | \$19,315,000 | \$20,832,000 |
| Lease liabilities | \$6,854,458 | \$7,971,744 |
| Accrued expenses and other liabilities | \$22,076,691 | \$18,013,183 |
| Total liabilities | \$1,566,316,912 | \$1,559,415,967 |
| COMMITMENTS AND CONTINGENCIES | | |
| MEMBERS' EQUITY | | |
| Undivided earnings | \$176,084,886 | \$170,383,477 |
| Accumulated other comprehensive loss | (\$1,303,553) | (\$5,411,457) |
| Total members' equity | \$174,781,333 | \$164,972,020 |
| Total liabilities and members' equity | \$1,741,098,245 | \$1,724,387,987 |

Unitus Community Credit Union

Statements of Income

Years Ended December 31, 2025 and 2024

| | 2025 | 2024 |
|--|---------------------|---------------------|
| INTEREST INCOME | | |
| Interest on loans receivable | \$70,546,497 | \$62,968,722 |
| Interest on investments and cash equivalents | \$7,511,470 | \$10,755,796 |
| Total interest income | \$78,057,967 | \$73,724,518 |
| INTEREST EXPENSE | | |
| Dividends on members' shares | \$23,860,623 | \$23,601,546 |
| Interest on borrowed funds | \$296,582 | \$1,436,849 |
| Total interest expense | \$24,157,205 | \$25,038,395 |
| NET INTEREST INCOME | \$53,900,762 | \$48,686,123 |
| PROVISION FOR CREDIT LOSSES | \$6,275,805 | \$4,963,121 |
| NET INTEREST INCOME AFTER PROVISION FOR CREDIT LOSSES | \$47,624,957 | \$43,723,002 |
| NONINTEREST INCOME | | |
| Interchange income | \$6,595,593 | \$6,999,349 |
| Service charges and fees | \$7,728,449 | \$6,689,053 |
| Mortgage banking and loan servicing | \$2,686,221 | \$2,384,644 |
| Operating lease income | \$1,724,209 | \$1,433,514 |
| Other noninterest income | \$603,880 | \$560,514 |
| Total noninterest income | \$19,338,352 | \$18,067,074 |
| NONINTEREST EXPENSE | | |
| Compensation and benefits | \$35,949,782 | \$35,383,847 |
| Office occupancy | \$5,186,235 | \$5,716,710 |
| Data processing | \$6,837,753 | \$6,287,805 |
| Office operations | \$4,795,864 | \$4,699,779 |
| Promotional | \$3,097,014 | \$2,478,335 |
| Loan servicing | \$1,805,913 | \$1,841,208 |
| Professional services | \$1,583,162 | \$1,312,872 |
| Other noninterest expenses | \$2,006,177 | \$1,915,683 |
| Total noninterest expense | \$61,261,900 | \$59,636,239 |
| NET INCOME | \$5,701,409 | \$2,153,837 |

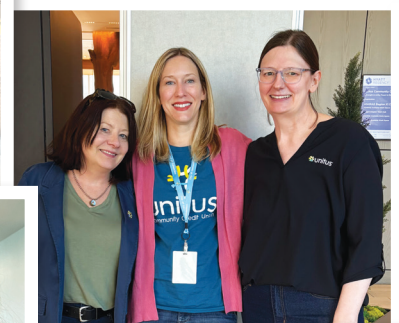
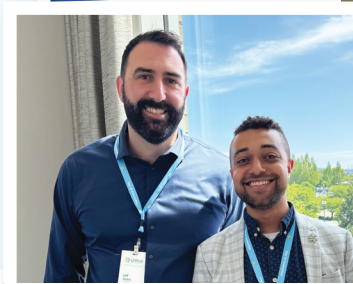


About Us

Unitus has been a part of the Oregon community since 1937, when a group of Pacific Telephone & Telegraph employees pooled their resources to provide affordable loans to their co-workers. Today, Unitus serves 15 counties in Oregon and the entire state of Washington with a commitment to innovation, inclusion, and providing inspirational service. As of December 31, 2025, we are 106,216 members strong.

We are dedicated to fostering a culture of belonging for our workforce and members by celebrating diversity, inspiring continuous growth, and creating a safe and inclusive environment for our employees and the communities we serve.

Our Board of Directors, Audit Committee, and Leadership Team work together to ensure that every decision is made with members' financial well-being in mind.





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